



# State of Utah

## Department of Commerce

### Division of Consumer Protection

RECEIVED Send to  
Utah Division of Consumer Protection  
Attention: Complaint Processor  
Heber M. Wells Building, 2<sup>nd</sup> Floor  
160 East 300 South, PO Box 146704  
Salt Lake City, UT 84114-6704  
(801) 530-8601 | (801) 530-6001 fax  
www.consumerprotection.utah.gov

## Consumer Complaint Form

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws; however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
[REDACTED]	[REDACTED]	
Street Address		
[REDACTED]		
City	State	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address		
[REDACTED]		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Catalyst Coaching Inc.	(801) 369-8781	(800) 839-6630
Street Address		
358 Cinnamon Circle		
City	State	Zip Code
Saratoga Springs	Utah	84045
E-mail Address	Web Address (URL)	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$12,835.36	2013	from victims accounts
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/>		
Was the product or service advertised? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/>		
How would you like to see your complaint resolved?		
A refund of some sort should be expected, an investigation into the business and the other businesses run and controlled by the actors, an IRS audit of the actors and business, criminal charges filed and full prosecution, retribution to other victims of this fraudulent business and its practices.		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Utah State Attorneys Office, Better Business Bureau of Utah		

## SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

Originally sent to Utah State Attorneys Office (5/28/13)

On Tue, May 28, 2013 at 8:57 AM, [REDACTED] wrote

Sirs

I am a [REDACTED] employed by the [REDACTED] which is located in Northern New Jersey [REDACTED]. The Business is listed as Catalyst Coaching Inc., with an address located in Saratoga Springs, Utah 84045.

A quick search using the internet has yielded results of a negative nature regarding numerous Fraud reports with numerous victims. My search also yielded matches of similar type complaints with connection to other internet type "coaching" opportunities. The principal contact in common is listed to be a man named Arthur A Morton Jr.

I spoke to the Saratoga Springs Police Department earlier during the month of May and confirmed Mr. Morton's address as 358 Cinnamon Circle, Saratoga Springs UT 84045. This same address was attained through my internet search and listed as an address for Catalyst Coaching Inc. Several phone calls have been placed to this reported company, one of which ended with vulgarity being directed to me and a hang up from a reported employee named Jeremy Turner. Another address which is reported to be involved with this company is 1192 Draper Parkway, Draper UT 84020. Draper and Saratoga Springs appear to be in different counties within your State.

With the complaint filed within my jurisdiction, the results of my simple internet search, and my phone discussions with reported employees of this company, I am left with the belief that Catalyst Coaching Inc. is indeed engaged in fraudulent practices.

[REDACTED] The victim has reported to have been defrauded out of \$12,835.36 from Catalyst Coaching Inc. and is aggrieved.

I plan on contacting the Better Business Bureau of Utah, Consumers Affairs of Utah, and the Saratoga Springs Police Department to forward this complaint as jurisdictional difficulties and logistics are evident.

Any assistance you could provide would be appreciated.

Respectfully submitted,

[REDACTED]

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE

[REDACTED]

May 29, 2013



# State of Utah

## Department of Commerce

### Division of Consumer Protection

RECEIVED  
DEC 31 2013  
DIVISION OF CONSUMER PROTECTION  
Send to:  
Utah Division of Consumer Protection  
Attention: Complaint Processor  
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## Consumer Complaint Form

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CONSUMER INFORMATION			
Your Name		Home telephone number	Daytime or Work telephone
Street Address			
City	State	Zip Code	
E-mail Address			
COMPLAINT AGAINST			
Name of Business Entity		Daytime telephone number	Other telephone or (e-mail)
Catalyst Coaching Inc		855-236-9165	855-839-2925
Street Address			
P.O. Box 1093			
City	State	Zip Code	
Draper	Utah	84020	
E-mail Address	Web Address (URL)		
	www.catalystcoachinginc.com		
TRANSACTION INFORMATION			
Amount of Transaction	Date of Transaction	Method of payment for transaction	
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.			
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> By phone and online on 2013-07-01			
Was the product or service advertised? If yes, give location and date.			
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>			
How would you like to see your complaint resolved?			
We request a full refund of \$14,935.36.			
OTHER INFORMATION			
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.			
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>			

**SUMMARY OF COMPLAINT**

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

On 2013-07-01 Catalyst Coaching Inc  
Charged us \$14,935.36 for an  
e commerce website business opportunity

We have tried to get a refund by  
sending them a letter through email:  
resolution department 2013@gmail.com  
which FAILED

contact @ catalystcoachingssystem.com  
which FAILED

negotiation@catalystcoachingssystem.com  
so far no answer.

We will also fax it @ 855-839-2925  
On the next page more details of the  
complaint is available.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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**SIGNATURE****DATE:** Dec 30, 2013





# State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

MAR 12 2014

DIVISION OF  
CONSUMER PROTECTION

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Utah Division of Consumer Protection  
Attention: Complaint Processor  
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### CONSUMER INFORMATION

Your Name Home telephone number Daytime or Work telephone

Street Address

City State Zip Code

E-mail Address

### COMPLAINT AGAINST

Name of Business Entity Daytime telephone number Other telephone or facsimile

Catalyst Coaching

801-369-8781

Street Address

0421 South Jordan Gateway Ste. 600

City State Zip Code

South Jordan

UT

84095

E-mail Address

Web Address (URL)

support@catalystcoaching.com

### TRANSACTION INFORMATION

Amount of Transaction Date of Transaction Method of payment for transaction

\$10,535.36

9/9/13

credit cards

Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.

NO ☐ YES ☒ over the phone, 9/9/13

Was the product or service advertised? If yes, give location and date.

NO ☒ YES ☐

How would you like to see your complaint resolved?

I would like to see a full refund of my money because i was sold a e-bay business that was mis-represented to me as to what i would be able to make a month, which was impossible to obtain. I tried to do everything i could to make it happen but i was sold a promise that is impossible. I was promised that i would make up to 20,000 a year.

### OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.

NO ☒ YES ☐

**SUMMARY OF COMPLAINT**

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Catalyst Coaching  
0421 South Jordan Gateway Ste. 600  
South Jordan, UT 84095  
801-369-8781

To whom this May concern,

On September 9, 2013 I was contacted by a telemarketer by the name of Al Morton, and was sold a "business opportunity" in the amount of \$10,535.36. This was sold to me over the phone.

I have tried to contact them (catalyst coaching) with phone calls and e-mails. When I did get a response from their customer service it was from a man that was so rude and disrespectful that I wanted to hang up on him, he berated me and said that I never tried to make it work which was totally wrong, he told me that a refund would never be possible. I was devastated by his manner toward me and my request.

I was asking for a refund of the payments I had made to them because they were deceptive on what was sold to me. Promises were made to me that never happened. I was to receive a business that would net me at least \$20,000 a year, for only 10-12 hours a week selling on e-bay. Little did I know I could have learned that process on my own thru e-bay itself. I was told that many others had been a success story thru their training and that I could be also. He would put me hold so he could see if I was a good candidate for their program, of course he came back and said that I was perfect for the program. He of course did not provide me with any proof of that statement of success. I feel that when I was put on hold, my credit was being checked out to see if I would be able to pay for the program. I was told that I would be able to cover the credit card charges with the profits that I would make with their services. I was told that only working 2-3 hours a day that I would be able to make at least \$5-6 thousand dollars a month, which of course did not happen. I was also told that the purchase price was "tax deductible" as a educational expense but I was not provided with a 1098-T form that all educational institutions must provide in order to deduct their tuition from my taxes. Thus essentially nullifying their sales claim. He asked for my credit card number, but there was no agreement for me to sign to charge my credit cards. (I had to use 2 different cards). I did not receive a contract listing the services I purchased or a cancellation clause. I feel that I was very pressured and rushed into giving him my credit card numbers. I was never provided with their address or the complete business name. All I knew was they were in Utah.

I thought that I was going to receive full weeks of coaching and not just a quick call (most times a 5-10 minute call) once a week. The coach didn't really explain much and I was told to follow the lessons on the e-library and follow what that said to do. And that is what I did. My coach's name is Tyson Ellis, which he was a nice guy, but he as much as said that selling on e-bay was not the way to make money. I asked him if he had an online business and was told that he did but he really didn't share with me what it was and around what he was able to make a month. I guess he didn't want to share that with me. I phoned in with some questions and was not able to talk to my coach and talked to someone else and didn't really get any answers to what I was asking, just to use the library and I would get what I needed. A couple of time I e-mailed a question and didn't get any response.

I was sold guarantees over the phone and none of them happened. I even tried to use dropshippers for items to sell and with all the fees I could barely make \$3-5 dollars a sale. That's a long way from \$20,000. Their services did not live up to my expectations at all.

Especially what I payed them. I feel that I was sold a scam for a lot of money. Within a few weeks of this sale to me I was approached by several different companies for a service that I told that I needed to succeed, Prime Corporate LLC SERVICE, Prime Corporate Tax Service, Prime Corporate paydex score for company credit approvals, [REDACTED], and Ignite Web Services. I was essentially sold access to a website with a 5-10 minute call once a week for thousands of dollars (not exactly what was described to me during the sales call).

I am asking for a full refund of the services that was promised but not delivered on

Thank you  
[REDACTED]

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: [REDACTED]

DATE: 3-12-14



# State of Utah

RECEIVED  
JAN 09 2014  
Department of Commerce  
Division of Consumer Protection  
DIVERSITY OF  
CONSUMER PROTECTION  
**Consumer Complaint Form**

Send to:  
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Attention: Complaint Processor  
Heber M. Wells Building, 2<sup>nd</sup> Floor  
160 East 300 South, PO Box 146704  
Salt Lake City, UT 84114-6704  
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CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
Street Address		
City	State	Zip Code
E-mail Address		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Catalyst Coaching	8552369165	8553331905
Street Address		
PO Box 1093		
City	State	Zip Code
Draper	Utah	84020
E-mail Address	Web Address (URL)	
Registration@CatalystCoachingsystem.com	http://catlstcoachinginc.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$8,935.36	8/30/13, 10/13/13, 11/13/13	Credit/debit Card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> over the telephone, 8/30/2013 signed contract, never received a copy.		
Was the product or service advertised? If yes, give location and date		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		
I would like Catalyst Coaching to refund to me the total amounts I paid them.		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		

## SUMMARY OF COMPLAINT

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On August 30, 2013, the salesman/telemarketer from Catalyst Coaching sold me a business opportunity in the form of business coaching services and eCommerce in the amount of \$6,135.36. The salesman told me that I would be assigned a coach, access to an eLibrary and an option to choose from one of three business strategies which include eBay, eCommerce and affiliate marketing. During the call the salesman indicated the potential and possibilities that eBay has to offer; he told me that all the coaches were successful online business owners and that I could make a lot of money. The salesman asked what my financial goal was, I told him I would like to make \$10,000 monthly; he asked what my goal per year was, I said at least \$60,000. He reassured me that it was a possibility to achieve my goal on the premise that if I put in 10 hours of work weekly. He told me that the company's job was to create success stories; I was encouraged to watch their video on the success stories of other people. The company gave me reassurance that I would be one of the success stories because I was chosen among a selective few, as only special people were selected and invited to this program. The salesman told me I met the criteria based on his many questions that I answered.

This company told me that I would be able to pay off my credit card charges from the pro business profits. They also told me that when I use my credit card, I was using the bank's money, therefore, I should request a credit limit increase. They told me I would need a website to further enhance the success of my business, which I did not know would incur additional costs of \$1,300.00 because I was not told initially. They claimed that with their platinum state of the art website, it would appear on the first page of Google. Next, I was told that I would need drop-shipping services which I did not know would also incur additional costs of \$1,500.00 because I was not told initially. In addition, Catalyst Coaching charged me a monthly fee of \$39.95 for the eLibrary. This company also told me that my purchase would be tax deductible as an educational expense. This was not possible; they did not provide me with a 1098-T form, which is indicative that they lied to me about the purchase being a deductible educational expense.

When I was asked to sign the contract, I felt very rushed with the process; they did not give me enough time to read the contract before signing it. In fact, it was a person on the telephone who was telling me where to sign and then submit. Initially, when the salesman spoke with me, it took him 20 minutes to tell me his company's name only because I asked and it took him that amount of time to explain that he was attempting to sell me his services. The salesman did not promptly inform me of the complete cost of the services he was offering; instead he introduced some of the services sporadically, later which I perceive as being deceptive.

My experience with the services I purchased is extremely disappointing; nothing that was being promised has been obtained or accomplished. I did not understand, as it was not clearly stated that I was paying for coaching classes. During the sales call, I was told I was purchasing education materials to teach me how to start a business, that I would be assigned a coach for one hour each week for eight weeks, after which, I would have direct contact and access to support services. This was not true because my coaching sessions did not last an hour, the coach was not motivating, she could not answer my questions clearly about the assignments, she would tell me that I can go to the e-Library and watch the videos and find answers to my questions. There were a few times when I received a call from someone else telling me that my coach was unavailable to speak with me, asked if I had any questions, and if I did not, my coach would be back with me at the usual coaching scheduled time. I was frustrated, so, I gave the coach a poor evaluation on one occasion and she asked me why I did, I verbalized to her that she was not helping me as I was made to believe she would, that she appeared inexperienced and did not know how to teach or answer questions with clarity.

I was not told during the sales call that I would be setting up an eBay and PayPal accounts, although, I noted before that eBay was indicated as one of the three business strategies. My coach told me on my first session, I would need to go on eBay to make purchases to earn certain amount of points to establish credibility on eBay. This was shocking, as I did not plan to spend money to purchase items that I did not need. I was not familiar with eBay and I had some difficulties but my coach was not articulate in providing instructions, she told me to go to the eLibrary and watch the videos. I concluded that I was basically teaching myself. I took the initiative to call eBay and their courteous customer service representatives assisted me.

When my coaching sessions were completed in October 2013, my coach provided me with an email to contact the team that would be working with me. She also told me I could contact live chat. The problem with live chat is that it was frustrating to have to wait a longtime for someone/coach to respond, they did not answer my questions satisfactory, or not answered at all many times. I emailed the team in

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_

*June 4, 2014*

## SUMMARY OF COMPLAINT

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In November, to obtain help with my eBay project, I did not receive a reply until January 2014. The team member who responded, did not address my concern, instead, she indicated that I should purchase seals for my online business. At this point I was furious, I responded to the email, indicating strong points about their neglectfulness, not being reachable and my expectations of them, based on what I was promised by the company. I received an email with excuses and even now, my concern has not been addressed. I did not learn any valuable business skills or strategies that create my success, which deferred from what was presented and promised to me by the company. Overall, there were idiosyncrasies that were not told upfront such as, not telling me that I would need a website and drop-shipping services that would cause me to spend additional money, they told me that these added features were imperative and my success was incumbent on purchasing them. Yet, to date, I have not made any sales but have to be struggling to pay back monthly credit card bills for failed and incompetent services that have not provided any financial benefits or the financial freedom that was promised. I am requesting a full refund from Catalyst Coaching because I have not gained any utility from the services and it was based on their reassurances that convinced me to purchase the services.

I contacted Catalyst Coaching 4/10/2014 by email, I expressed my disappointments and requested that they refund the money they took from me in full. I received a call from a Jeremy Vetter 4/23/14, says he was calling from Catalyst Coaching, he did not address my issue, instead he was very condescending and disrespectful with his use of profane language after which he hanged up the telephone.

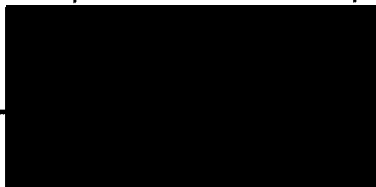
CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE:



DATE:

*June 4, 2014*



# State of Utah

## Department of Commerce

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### CONSUMER INFORMATION

Your Name	Home telephone number	Daytime or Work telephone
[REDACTED]	[REDACTED]	[REDACTED]
Street Address		
[REDACTED]		
City	State	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address		
[REDACTED]		

### COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Catalyst Coaching Inc.	801 369 8781	
Street Address		
0421 South Jordan Gateway suite 600		
City	State	Zip Code
South Jordan	UT	84095
E-mail Address	Web Address (URL)	
Registration@catalystcoachingsystem.com	www.catalystcoachinginc.com	

### TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
14 635.36	09/04/2013	Credit Card

Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.

NO ☐ YES ☒ over the phone in apartment on September 4th, 2013

Was the product or service advertised? If yes, give location and date

NO ☒ YES ☐

How would you like to see your complaint resolved?

We want the total refund.

### OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number

NO ☒ YES ☐

## SUMMARY OF COMPLAINT

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Company In  
Catalyst Coaching  
0421 SOUTH JORDAN GATEWAY STE 600  
SOUTH JORDAN, UT 84095  
(801) 369-8781

We were charged \$14,635.36 on 09/04/2013 with a monthly \$39.95 ELibrary fee starting in October 2013. The telemarketer of Catalyst Coaching sold us a business opportunity in the form of business coaching services. The two hour phone call came across as a hard sell sales pitch with all this supposed benefits. His focus was primarily on eBay, speaking of the massive sizes of the market. eBay marketing inside information. Coaching speaking to us as if we were 2 year old. Website development was suggested as a possible option further down the road. Curtis mentioned that our testimony of success would be of interest of them. He asked us our retirement savings using an amount around \$5800.00 per month as needed for retirement. He mentioned other success stories during his presentation. After suggesting we may be suspicious he took us to the Better Business Bureau website to check for potential complaints for this company and there was none found. He guided us through the website to three success stories which we did not have time to read. He talked about the coaches been experienced and successful online business owners. The telemarketer implied that our credit cards debts will be easily paid off with our business success. He told us it would take more than one hour a day to be successful then he asked what our goals were, then coming to the conclusion that 20 hours per week will bring us 5-10k per month. The insider eBay information listing top selling products would be a fundamental tool from this company contributing to our financial success. He said to us numerous times about speaking to us as if we were a 2 year old also using lipstick and panty hose as examples of items that sell particularly well on eBay. The telemarketer during the sales pitch emphasize that the charge would be tax deductible as an education expense. He did not mention or provide the 1098-T form that needs to be used to deduct the charge. We never were informed about our cancellation rights. He was pushing us to make the decision during this call as he had many other people also interesting in this special opportunity. While suggesting the exclusivity of this opportunity very little was mentioned on our qualifications other than being at least 2 years old and having enough credit card assets available which was covered in detail. Nothing was mentioned on cost until the end which contributed to an overall tension in the sales pitch.

We were to have "12 weeks of coaching" with full lifetime access to their ELibrary with the meaning of coaching being pretty vague. Later it was explained "coaching sessions" were 30 minute instruction sessions mostly tied to lessons in the Elibrary with coaches only there to answer any questions about Elibrary lessons which lead to the sessions only lasting 5-10 minutes long. When things didn't make sense or didn't work we were told not to worry and to keep moving forward. We were shocked & puzzled to find within the lessons suggestions of looking to Craigslist, garage sales and our own garages & closets for potential eBay profits. This went against the central selling point convenience where business is run online from one's own home. We actually never received our 12th session as we were told things are fine as we were called by GoGo Drop ship with more stories of easy profits by listing their products with little or no sales as a result of this program. We were also surprised the level of rules & restrictions and further fees with eBay given our implied "special, inside information" relationship with eBay this program would give us. Very little discussion of Website Development was implied in Catalyst sales call. Later after talking with people in the Elibrary and Website Designer companies we found opinions about eBay calling it a low cost "garage sale" type market difficult to make money on. The further along we progressed companies knew our phone number but didn't seem to know or sometimes contradict or follow any sort of central program sold to us by Catalyst to help us create a successful online business.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

PLEASE ATTACH COPIES OF ANY DOCUMENTS RELATED TO YOUR COMPLAINT (i.e. contracts, warranties, bills received, cancelled checks – front and back, correspondence, etc.). DO NOT SEND ORIGINALS. Materials submitted with your complaint will NOT be returned to you.

PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

In filing this complaint, I understand that the Division of Consumer Protection is not my private attorney, but represents the public in enforcing laws designed to protect the public from misleading or unlawful practices. I further understand that if I have any questions concerning my legal rights or responsibilities, the Division cannot give me legal advice and I should contact a private attorney. I hereby give my consent to the disclosure of the contents of this complaint. The above complaint is true and accurate to the best of my knowledge and belief.

SIGNATURE

DATE:

3/13/14



# State of Utah

Department of Commerce  
Division of Consumer Protection

Utah Division of Consumer Protection  
Attention: Complaint Processor  
F. M. Wells Building, 2<sup>nd</sup> Floor  
160 East 300 South, PO Box 146704  
Salt Lake City, UT 84114-6704  
(801) 530-6601 | (801) 530-6001 fax  
[www.consumerprotection.utah.gov](http://www.consumerprotection.utah.gov)

## Consumer Complaint Form

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws; however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
[REDACTED]	[REDACTED]	[REDACTED]
Street Address		
[REDACTED]		
City	State	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address		
[REDACTED]		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Catalyst Coaching	(855) 236 9166	(855) 839 2925
Street Address		
PO Box 1093 (We do not have a street address)		
City	State	Zip Code
Draper	Utah	84020
E-mail Address	Web Address (URL)	
resolutionsdepartment@gmail.com	[REDACTED]	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$ 7415.13 <sup>NZ</sup> Dollars	12-7-13	Visa Card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/>		
Was the product or service advertised? If yes, give location and date.		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/> They contacted us by phone.		
How would you like to see your complaint resolved?		
<p>I would like to have my money refunded in full. If possible I would like refunded the interest I have had to pay on my credit card due to this transaction. I would also like to suggest some legislation put in place stating that contracts are to be dated in the time zone of the consumer so this company (or others), cannot do the same thing to another person. I am sure that I would not be the only person in [REDACTED] who has been caught out by these people however when I looked to see what the 10 most common complaints were this one was not on the list so maybe this company has been able to get away with it in the past.</p>		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> [REDACTED]		



## SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

My complaint with Crystal Consulting or Catalyst Coaching as stated on their contract is that they did not give me 3 business days to cancel my contract which is a rule that must be adhered to by them as stated in:

- \* the Utah Department of Commerce Code 13-26-5 Right of Rescission – Cancellation para (1) (a)
- \* Utah Administrative Code section R152-11-9 Direct Solicitations para (8)
- \* Guidelines for Telemarketing Companies
- \* Their own contract top of page 3 Right of Rescission

I would also like to point out that the Utah Administrative Section R152-11-9 states "time of purchase is defined as the day on when **THE BUYER** signs the agreement...". Also see page 2 para 11 of their contract "Effective Date: This Agreement is effective **when signed by Client**". I signed the contract on Saturday the 13th July 2013 and this is the date that should have been put on the contract.

I have done a lot of research on the internet trying to find information regarding time zones and the responsibilities Telemarketers have towards them and have found Rule 16 CFR310, the Telephone Consumers Protection Act of 1991 and several references stating it is Federal Law that calls cannot be made before 8am or after 9pm in the time zone where the consumer is located. This tells me that Telemarketers are to be aware of and respect the time zone of where the consumer is located.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

PLEASE ATTACH COPIES OF ANY DOCUMENTS RELATED TO YOUR COMPLAINT (i.e. contracts, warranties, bills received, cancelled checks – front and back, correspondence, etc.). DO NOT SEND ORIGINALS. Materials submitted with your complaint will NOT be returned to you.

PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

In filing this complaint, I understand that the Division of Consumer Protection is not my private attorney, but represents the public in enforcing laws designed to protect the public from misleading or unlawful practices. I further understand that if I have any questions concerning my legal rights or responsibilities, the Division cannot give me legal advice and I should contact a private attorney. I hereby give my consent to the disclosure of the contents of this complaint. The above complaint is true and accurate to the best of my knowledge and belief.

SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_

2-11-13

610 714-01

**From:** "CO Attorney General" <ColoConsumerComplaints@state.co.us>  
**To:** [REDACTED]  
**Sent:** Monday, December 23, 2013 4:04 PM  
**Subject:** Catalyst Coaching  
State of Colorado  
Department Of Law  
Office of the Attorney General

JAN - 6 2014

RECEIVED

JAN 09 2014

**DIVISION OF  
CONSUMER PROTECTION**

**RE: Catalyst Coaching**

Dear [REDACTED]

Thank you for contacting our office with your concerns as we are in receipt of your complaint. Your complaint provides valuable information that will help us identify trends in consumer fraud and allow us to set enforcement priorities.

As a result, our office will keep the information obtained from your complaint as part of our ongoing efforts to identify those businesses that may engage in patterns of deceptive practices in Colorado. If the number of complaints rise to a level that indicates a widespread pattern of deceptive practices, as defined by the Colorado Consumer Protection Act (CCPA), our office will further review the complaints against the company at that time for possible legal intervention.

Additionally, as the company appears to be headquartered in Utah, you may also wish to contact the Utah Attorney General regarding any concerns you may have at:

Utah Attorney General  
350 North State Street Ste 230 Salt Lake City, UT 84114  
Phone: 1-801 366-0260  
Web: <http://www.attorneygeneraljohnswallow.us/#>

While we cannot take direct action to resolve your issues, your information will be reviewed and kept on file. Because we are prohibited in providing individual legal advice, legal interpretation, or individual legal representation, you may also wish to seek the opinion of private counsel to address your personal issues.

We appreciate the time and effort you took in bringing your concerns to our attention. Information from the public is vital to us in helping us to properly document trends, pursue investigations, and ultimately to file lawsuits on behalf of the public.

Sincerely,

FOR THE ATTORNEY GENERAL

Consumer Specialist  
Consumer Protection Section  
(800)-222-4444 or (720)-508-6006  
[www.coloradoattorneygeneral.gov/cp](http://www.coloradoattorneygeneral.gov/cp)

Join us on Facebook and Twitter at:  
<https://www.facebook.com/ColoradoAttorneyGeneral>  
<https://www.twitter.com/COAttnyGeneral>

UTAH ATTORNEY GENERAL'S OFFICE

JAN 07 2014

Commercial Enforcement Division

1/2/2014

# CONSUMER COMPLAINT FORM

A Program with the  
Colorado Attorney General  
and the AARP Foundation



**MAIL DIRECTLY TO:**  
Office of the Attorney General  
Consumer Protection Section  
1525 Sherman Street, 7<sup>th</sup> floor  
Denver, CO 80203  
Fax 303-866-4916

**John Suthers**  
Attorney General  
STATE OF COLORADO



Your complaint will be handled by the Better Business Bureau in the service area where the business is located

YOUR [redacted]  
YOUR [redacted]  
[redacted]  
[redacted]  
[redacted]  
E-MAIL ADDRESS [redacted]  
For statistical purposes, please tell us if you are more than 60 years of age? ☒ Yes ☐ No

NAME OF COMPANY YOU ARE COMPLAINING AGAINST  
Catalyst Coaching, Inc  
COMPANY'S ADDRESS  
358 W Cinnamon Circle P.O. Box 581  
CITY, STATE Draper Utah ZIP 84020  
COMPANY'S PHONE  
877-436-5229  
COMPANY'S E-MAIL ADDRESS  
registration@catalystinteractingystem.com  
BUSINESS WEBSITE ADDRESS  
focus.com  
NAME OF SALESPERSON OR PRINCIPAL OF BUSINESS  
Michael Fredrickson / Jeremy Hunter

## PLEASE READ ENCLOSED INSTRUCTIONS BEFORE COMPLETING THIS FORM

Before filing a complaint, the Attorney General and the BBB recommend you try to resolve your dispute with the company's management.

Have you discussed the complaint with the owner or manager of the business? Yes ☐ No ☐

Name of the person with whom you spoke I did not know who to speak with

When did you speak with this person? Sent email on Oct 8, 2013 (enclosed) no response or acknowledgment

Product or Service: Coaching to set up online business

Date Purchased June 4 2013 Order, Contract, Account or Policy # never received copy of this document

Was the product or service advertised? Yes ☐ No ☒

Where? [redacted] When? [redacted]

Describe any representations made about the product or service They will teach me how to build a successful online business, set a paypal + eBay acct. learn to research & sell items on eBay, be able to repay this investment in 6 months and get out of debt and the possibility of replacing my current income. They give you a personal coach & mentor for 11 weeks, also live chat, email & phone support. They said anybody can do this if they follow the program/they don't tell you must have some exact item that has  
Amount in dispute \$ 10,535.36 (actual loss only) previously sold on eBay for research.

## WHAT DO YOU CONSIDER TO BE A FAIR RESOLUTION TO SEEK FROM THE BUSINESS?

To cancel my contract & refund all of my money - including interest - because they refused to take a convenience check from Sears Me with no interest for 6 mos (said they wanted my cc to protect me) also to refund the \$2000 with GOSO drop shipping - because their (my) coach Ben Ellis had them call me within the last month when I was not even at that step in the program and they have their own dropshipping dept within the program.

Briefly explain the nature of your complaint. Please be clear, concise, accurate, and eliminate biases and opinions. A copy of this complaint will be forwarded to the business for its response. If there is further relevant information, please attach a separate sheet.

On May 24th I signed up online for Mobile Money Code & 100 websites (with free web training) it was only about \$100. I was more ~~curious~~ <sup>tricked</sup> curious than serious. (I don't have a smartphone) I have a "No Solicitation" msg from CenturyLink on my phone so when I received a call on June 3rd I was caught off guard. They said they were a coaching co for online business. I told them I had a very bad experience before & did not want that to happen again. I also told them that I was just getting back on my feet, recovering from a long & painful knee surgery which resulted in osteoarthritis and that I had just started getting social security & was working on getting out of debt. Michael Friedrichs told me that if I would just trust him they could teach me to have a successful online bus. I told him I didn't know anything about EBay & really didn't have anything I could sell. When we talked about finances, he said things like "I don't know how you sleep at nite", "what other options do you have" & "your credit card co will protect you for 60 days". He talked to me for over 2 hrs. ~~Finally~~ <sup>Finally</sup> ~~were me down~~ <sup>were me down</sup>, I reluctantly agreed to give it a try. I signed an online agreement on June 4, 2013. (I am unable to find a copy of that contract ~~only~~ <sup>only</sup> a copy of the transaction) They never gave me a chance to think it thru. On June 7, I sent an email requesting a refund and cancellation. That same day Jeremy Hunter called me & said I couldn't cancel because it was more than 3 bus days. When I ~~raised~~ <sup>raised</sup> my voice in protest, he told me not to get huffy with him, that the agreement was on the 3rd not the 4th & that he had a recording of me saying I was "teachable". This program was way more than what I thought I could or wanted to do. I again tell him I have nothing to sell on EBay & don't have a digital camera & am concerned about being

Continued on  
next page

I have read the preceding information and it is true to the best of my knowledge and belief.

DATE

SIGNATURE

Please return this entire form along with copies of any checks, receipts and/or supporting documents. Please send clear, legible copies. Do NOT send originals.

The Colorado Attorney General's office and the Colorado Better Business Bureaus have joined in a cooperative effort to better process and resolve consumer complaints. The information you provide in this complaint may be shared by both the Consumer Fraud staff of the Colorado Attorney General's Office and the Colorado Better Business Bureaus.

Thank you for taking the time to fill out this complaint. The information from your complaint will assist the Colorado Attorney General's office and the Colorado Better Business Bureaus to provide better and safer business services to all Colorado consumers.

Briefly explain the nature of your complaint. Please be clear, concise, accurate, and eliminate biases and opinions. A copy of this complaint will be forwarded to the business for its response. If there is further relevant information, please attach a separate sheet.

He never mentions the 60 days and the way he talks I don't realize that that option is still available to me. He implies that there is nothing I can do but work the program. He tells me that he is authorized to set me up on a school disbursement that will pay me \$510 each month to help pay my credit card. I even ask him if I have to pay that money back - he says no. He also sets me up with new coach - Ben Ellis to help me. I don't get a call for my 1st coaching session w/ Ben - when I call in I am told that he said he couldn't get thru & they extend my coaching session 1 more week. Within the 1st month I get a call from GOGO Dropshipping they say Ben had them call me. He gives me the impression that they are very good friends (he & Ben). He tells me that they can have me selling before I break (Not true). I tell him I am uncomfortable spending any more money & my cc is maxed out. He says if I will get my credit limit increased that he can offer me their program at 1/2 price (\$2,000). When I ask Ben about it - he says I am not at that step yet & when I asked him why he had them call me - he only says they are a very good company. I later find out that there is a dropshipping dept within the program I am already paying for. I am also told by another coach that I should check w/ my coach before I sign up for anything - I am confused because it was my coach that had them call me. One other time I am told that Ben called 3 times & left 3 voice mails for a coaching session - but my phone never ring & I had no voice mail msgs. I had been sitting at my computer waiting for my coaching call.

Continued on next page.

I have read the preceding information and it is true to the best of my knowledge and belief.

DATE

SIGNATURE

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Briefly explain the nature of your complaint. Please be clear, concise, accurate, and eliminate biases and opinions. A copy of this complaint will be forwarded to the business for its response. If there is further relevant information, please attach a separate sheet.

My coaching sessions are only 5-10 long and not very help full. One time I even told Ben that it sounded like he was reading from a script. He said that's because he wrote it. I told him I was really struggling to complete the steps. On July 29, I finally received the promised check for \$510. I didn't realize it was close to the 15 day time frame, or that it would be the only one. I don't remember how long it was, but I finally got to step 3. I tell Ben I still don't have anything to research or sell on EBay, especially since it has to be the exact same item that has previously sold on EBay. I do find 2 items but that's it. In the 1st week of Sept, Ben advised me to put my acct on hold - basically leaving me on my own. I have no idea how to proceed. I am stuck with no help. On Oct 8th, I sent a gmail to the coaching company requesting a refund. Please read this gmail for more details. They never replied or acknowledged that they even received this gmail. After I sent that gmail I got a trojan virus on my computer & had to take it to someone to get it fixed. Also my credit score has gone from 762 to 742 & now at 725. I really need someone w/ authority to stand up for me & protect me from being taken advantage of. When I try to - I get manipulated or ignored. I no longer feel safe answering my phone in the privacy of my own home. (Also I still owe \$6800 on B&A cc.)

I have read the preceding information and it is true to the best of my knowledge and belief.

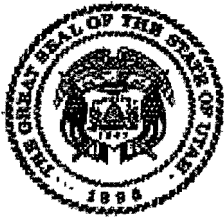
Dec 13, 2013  
DATE

SIGNATURE

Please return this entire form along with copies of any checks, receipts and/or supporting documents. Please send clear, legible copies. Do NOT send originals.

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Thank you for taking the time to fill out this complaint. The information from your complaint will assist the Colorado Attorney General's office and the Colorado Better Business Bureaus to provide better and safer business services to all Colorado consumers.



# State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

FEB 26 2013

DIVISION OF

Sent to

Utah Division of Consumer Protection

Attention: Complaint Processor

Heber M. Wells Building, 2<sup>nd</sup> Floor

160 East 300 South, PO Box 146704

Salt Lake City, UT 84114-6704

(801) 530-6601 | (801) 530-6001 fax

www.consumerprotection.utah.gov

## Consumer Complaint Form

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws; however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

### CONSUMER INFORMATION

Your Name

Home telephone number

Daytime or Work telephone

Street Address

City

State

Zip Code

E-mail Address

### COMPLAINT AGAINST

Name of Business Entity

Daytime telephone number

Other telephone or facsimile

Dotcom Innovations

877-640-4815

208-995-2837

Street Address

408 S. Eagle Rd # 103

City

State

Zip Code

Eagle

Idaho

83616

E-mail Address

Web Address (URL)

customerservice@dotcom-innovations.com

### TRANSACTION INFORMATION

Amount of Transaction

Date of Transaction

Method of payment for transaction

\$12,695 <sup>36</sup>

10/08/2012

credit card

Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc)? If yes, give location and date

NO ☐

YES ☒

Collingswood, NJ 10/08/2012

Was the product or service advertised? If yes, give location and date

NO ☒

YES ☐

How would you like to see your complaint resolved?

What I would like to see my complaint resolve is for me to get my money back. I feel like this company was a scam and that because they told me I needed these services to be successful, it put my credit card over its limit. I also don't feel like the quality of the services they supposedly rendered were not what I was expecting for the money that I put forth. I would appreciate your help in this matter. Thank you.

### OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number

NO ☒

YES ☐

## SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

I am filing a complaint against Dotcom Innovations, which is a online business company that was going to help me start up my own online business and Web site. I initially gave them \$12,695 for the tuition cost of the program, which I thought was a bit much. Then after that I started getting phone calls that I had to sign up with Supplier source in order to find dropshippers to find products for my Web site, which cost me another \$12,000. Then I was called by Daeus Financial to set up an LLC, which was another \$3,600. I was then told I needed to set up a domain name and that was \$7.00. I also was told that I needed to get set up with a tax expert and that was going to cost me another \$1,990. I was also contacted by another company that was trying to sell me a marketing package, which was another \$1,500. I was able to get some of that money back by cancelling these services and now I would like some if not all of my money from Dotcom Innovations, aka The coaching Department, to be refunded back to me. I feel like they scammed me into thinking I could make money within a few months of starting this program and instead all they did was max my credit card out and provide lack luster services and products. I have contacted the Coaching department to try and come to an agreement, but all they keep telling me is that they cannot refund any money because I signed a contract and it is passed the time where a refund could be given. I talked to Dave, who is a customer services representative in January and then I spoke to Scott today on the phone and I was told the again that they couldn't refund my money, but that I could continue to work with them. I would really appreciate it if something can be done to try and get my money back, so my credit card can get back to normal.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

PLEASE ATTACH COPIES OF ANY DOCUMENTS RELATED TO YOUR COMPLAINT (i.e. contracts, warranties, bills received, cancelled checks – front and back, correspondence, etc.). DO NOT SEND ORIGINALS. Materials submitted with your complaint will NOT be returned to you.

PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

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SIGNATURE: \_\_\_\_\_

DATE: 2/15/2013





# Department of Agriculture, Trade and Consumer Protection

## Consumer Complaint

Please attach two sets of copies (both sides) of all documentation that supports your complaint, such as: Invoices, receipts, contracts, cancelled checks, advertisement/catalog page showing item ordered, lease documents, telephone bills.

### 1. How do we contact you?

Name: (Mr.) Mrs. Miss Ms [redacted] (first) [redacted] (middle) [redacted] (last)

Phone: Home [redacted] Work [ ] Same ext. [ ] Same

Phone me between 8:00 A.M. and 4:00 P.M. at: (circle one) Home Work

Address: [redacted] Apt.# [redacted] PO Box: [redacted]

City: [redacted] State: [redacted] Zip: [redacted] County: [redacted]

### 2. What business is your complaint against?

Name of business: Catalyst Coaching Inc. Solutions, Focus Group, Coaches, Excel, etc

Address: 772 East Utah Valley Dr. STE 100 Ste.# 100 PO Box: [redacted]

City: American Fork State: UT Zip: 84003 County: [redacted]

Phone: (801) 405-8334 Name of person you talked to: Josh Fox Title: Not sure

### Information about your complaint

#### 3. Which of the following best describes your first contact with the business: (check one)

- |  |   |                                   |
|--|---|-----------------------------------|
| <input checked="" type="checkbox"/> Person from business came to my home | <input type="checkbox"/> I went to the business                 | <input type="checkbox"/> Internet |
| <input checked="" type="checkbox"/> Person from business called me       | <input type="checkbox"/> I telephoned the business              | <input type="checkbox"/> Email    |
| <input type="checkbox"/> Business sent me information in the mail        | <input type="checkbox"/> I responded to a radio or TV ad        |                                   |
| <input type="checkbox"/> I attended a convention or trade show           | <input type="checkbox"/> I responded to a printed advertisement |                                   |

4. When did the first contact occur? month: May day: 7 year: 2011

5. How old is the person who had contact with the business? Age: (circle one) 0-17 18-61 62 or older

6. What product or service did you buy? (please be specific) Tools to start my online sporting goods store

7. Was it advertised? (circle one) No Yes Date: 5/3 Where: On a website

8. Did you sign a contract? (circle one) No Yes Date: 5/7 Number on contract, policy or receipt Not sure

9. If yes, where were you when you signed the contract? At my home in [redacted]

10. Amount paid: \$ 8746.92 by: (circle one) cash check credit card financed other plan

#### 11. Where did you pay the business: (check one)

- |   |  |                                   |
|---|--|-----------------------------------|
| <input checked="" type="checkbox"/> At my home                        | <input type="checkbox"/> At the company's place of business    | <input type="checkbox"/> Internet |
| <input checked="" type="checkbox"/> Over the telephone by credit card | <input type="checkbox"/> Away from company's place of business |                                   |
| <input type="checkbox"/> By mail                                      | <input type="checkbox"/> At a convention or trade show         |                                   |

12. Did you contact the business about your complaint? ☒ Yes When? 2/28/13 10:30 AM CT What happened?

13. Have you filed this complaint with another agency? ☒ Yes Agency name? Consumer Protection of Utah What happened?

14. Have you contacted a private attorney? ☒ Yes Have you started court action? ☒ No

IMPORTANT: More questions on the back page (over)

E:\cpdc\facts\ComplaintForm301 CP-3(11/09)

15. Describe your complaint in detail.

See attachment

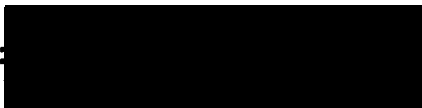
16. How do you feel your complaint should be resolved? *(please be specific)*

Best Case Scenario  
would be to force these companies to give me a Refund  
of some sort. Getting the entire refund seems a little far  
fetched, but \$3,000 I'd be happy with Worst case scenario-  
I get to share my story with you guys + I learned  
my lesson

This complaint and the information you provide will be used in efforts to resolve your problem and will typically be shared with the party complained against. It may also be used to enforce applicable state laws. Under Wisconsin's Open Records Law, this complaint will be available for public review upon request, after this department's action is completed.

The above information is true and accurate to the best of my knowledge.

Your signature:



Date: 2/28/13

Return this form and two copies of your papers to:

**BUREAU of CONSUMER PROTECTION**

2811 Agriculture Drive

PO Box 8911

Madison WI 53708-8911

Toll-free In WI: (800) 422-7128

**EMAIL: DATCPHotline@Wisconsin.gov**

**(608) 224-4976**

**FAX: (608) 224-4939**

**TDD: (608) 224-5058**

**WEBSITE: [www.datcp.state.wi.us](http://www.datcp.state.wi.us)**



# State of Utah

Department of Commerce  
Division of Consumer Protection

Send to:  
Utah Division of Consumer Protection  
Attention: Complaint Processor  
Heber M. Wells Building, 2<sup>nd</sup> Floor  
160 East 300 South, PO Box 146704  
Salt Lake City, UT 84114-6704  
(801) 530-6601 | (801) 530-6001 fax  
[www.consumerprotection.utah.gov](http://www.consumerprotection.utah.gov)

## Consumer Complaint Form

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws; however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

### CONSUMER INFORMATION

Your Name	Home telephone number	Daytime or Work telephone
[REDACTED]	[REDACTED]	[REDACTED]
Street Address		
[REDACTED]		
City	State	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address		
tomei@att.net		

### COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Crystal Consulting	800-839-6630	855-858-1077
Street Address		
1192 E. Draper Pkwy #457		
City	State	Zip Code
Draper	UT	84020
E-mail Address	Web Address (URL)	
toimeri@att.net	patiocourtyard.com	

### TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
9735.36	10/18/12	credit card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Draper UT 10/18/12		
Was the product or service advertised? If yes, give location and date		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		

I am requesting that half of the \$9,035.36 be refunded to me. Originally paid \$9,735.36 for training and the setting up of a website for the purpose of selling on ebay and my own website. \$700.00 was refunded in January 2012.

### OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.

NO ☒ YES ☐

## SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

I was contacted by Crystal Consulting on October 18, 2012 and agreed to pay them \$9735.36. I was to receive a business opportunity in the form of an E-commerce website. It was also part of the agreement that I would receive coaching lessons. In the discussion leading up to my purchase they discussed the opportunities that would be there for me. Stated that I would recoup my credit card charges within a few months. They ran a credit card check to see if I qualified for the success team. Believe that they were just checking to see how much credit that I had available. Talked to me about how successful people were who signed up for the program. Gave various examples of persons who had great success by using the tools of this program to make lots of money. Told me that with two hours per day of effort I could make \$10,000 per year. Ask for my credit card number before the contract was made available for me to read. Used various names for their business from time to time such as Crystal Consulting and Catalyst Coaching Program. Never sure where the company was located. Did not understand that I would be selling on ebay until a couple days after my three day cancellation period had transpired. Would have canceled within the three day period had I known that selling on ebay was involved. Did try to cancel on the fifth day of the contract, but was told that it was too late. Just started with the lessons for the day.

Was told that I would be given 19 training periods which were to last 30 minutes each. These periods did not always last the full 30 minutes. Was nowhere near finished with the program at the end of the 19 weeks so they did extend the training for a couple months. The coaching was useful as far as it went. Was told that I would learn how to do drop shipping and affiliate marketing. Never did receive any training on affiliate marketing. Asked some of the coaches how they did selling on ebay and their website. They were quite vague about their own selling experience or the amount of money that they earned via the ebay and website. That seemed somewhat odd since most successful salesmen like to brag about their ability to sell. Had no coaching during the three day cancellation period. Did not feel that I was physically fit to put all the effort that would be needed to be successful when I learned how much effort would be required. Continued on with the program only because I felt that I did not have any other option. Just finished my first year in this endeavor and have yet to make my first sale on the website. Have had very limited success on ebay with sales. Don't feel that Crystal Consulting has provided for the opportunity to earn an income as they promised. I did receive a refund \$700.00 in January 2013. I am requesting that Crystal Consulting refund at least half of the \$9,035.36 that I paid which has not been refunded already.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

PLEASE ATTACH COPIES OF ANY DOCUMENTS RELATED TO YOUR COMPLAINT (i.e. contracts, warranties, bills received, cancelled checks – front and back, correspondence, etc.). DO NOT SEND ORIGINALS. Materials submitted with your complaint will NOT be returned to you.

PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

In filing this complaint, I understand that the Division of Consumer Protection is not my private attorney, but represents the public in enforcing laws designed to protect the public from misleading or unlawful practices. I further understand that if I have any questions concerning my legal rights or responsibilities, the Division cannot give me legal advice and I should contact a private attorney. I hereby give my consent to the disclosure of the contents of this complaint. The above complaint is true and accurate to the best of my knowledge and belief.

SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_

11/18/13



# State of Utah

Department of Commerce

Division of Consumer Protection

DIVISION OF  
CONSUMER PROTECTION

## Consumer Complaint Form

Send to  
RECEIVED Utah Division of Consumer Protection  
Attention: Complaint Processor  
MAY 28 2014 Weber M. Wells Building, 2<sup>nd</sup> Floor  
160 East 300 South, PO Box 146704  
Salt Lake City, UT 84114-6704  
(801) 530-6601 | (801) 530-6001 fax  
www.consumerprotection.utah.gov

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws; however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
Street Address		
City	State	Zip Code
E-mail Address		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Crystal Consulting Inc.	801-572-4696	855-858-1076
Street Address		
12202 Bluffview Drive		
City	State	Zip Code
Sandy	UT	84092
E-mail Address	Web Address (URL)	
registration@catalystcoachingsystem.com	http://catalystcoachinginc.com/index.html	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$15,435.36	08/23/2013	Credit Card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc)? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> In writing of the internet 8/23/2013		
Was the product or service advertised? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Email from <Pauls.Opportunity@watchfrasieronline.com> 08/22/2013		
How would you like to see your complaint resolved?		
I would like a refund of \$12,435.36 from Crystal Consulting and \$11,250 from their Ignite Web Services who charged me an additional \$11,250 (on 12/19/2013) for the build out of the site and an internet marketing package that was supposed to be part of the original contract. The site was subpar and the marketing package was never delivered. Detailed complaint letter is attached.		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Massachusetts AG's Consumer Protection Division and the FTC		

## SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

My first contact was through Coffee Shop Millionaires (CSM). I had signed up online on August 22nd in response to an email from "<Pauls.Opportunity@watchfrasieronline.com>." I went to the website and there signed up for a \$297 program manual that would provide all the information needed to start a profitable online business. Then there was an up-sell for \$97 and then another for \$37 which was a come on to find out more about how to get into an accelerated program that would coach you through the whole process. (Once you clicked on a link you were unable to return to that page to reread the script, you were pushed along to the next sales pitch. So I don't even remember what the \$97 up-sell was supposed to deliver. I tried to go back and find it to no avail.) That site is no longer operative. Coffee shop millionaires charged me \$431.00 on Thursday, August 22, 2013. (It showed up on my Sears Premium MasterCard as three (3) separate charges on 08/22/2013 as "8006220209COFFEESHMIL LEHI UT." That action precipitated a sequence of telemarketing calls from Chrystal Consulting and others. I never did receive the original program package that I had ordered from "Coffee Shop Millionaires."

Jason Stanfield was the first to call me from Chrystal Consulting - although I still thought I was dealing with CSM. He said that I "ordered the self-taught on-line system." He called on August 23, 2013 and explained that this was a business opportunity whereby they would help me set up the foundation for this business and then coach me on how to build the business by teaching me to sell products on the internet, then set up an ecommerce site to sell my own products using a "drop shipping" model. Chrystal Consulting charged me \$15,435.36 for coaching and web site build on Friday, August 23, 2013.

According to the contract, the company was to provide 1) coaching services designed and defined by me based on my expressed interests, goals, and objectives, 2) Coaching, i.e. weekly sessions and discussions to identify my business goals, strategies, and plans of actions intended to achieve such goals; 3) ecommerce software which would allow me to place my business on the Internet. The software was to include tools which would assist me in analyzing my site and search engine optimization assistance, 4) Access to an eLibrary software subscription; A monthly fee of \$39.95 was to be paid to maintain access to the eLibrary as well as access to the website.

Everything was presented as 'we help you lay the foundation and then build upon it. They said I was very well qualified. I have/had a very good credit score. They said that the conditions for the program were that you understood the business model which required, 1) Time commitment - minimum 10 hours per week, 2) you must be teachable, 3) you must make an investment - but that they could help you to leverage your capital, i.e. "take other people's money and spread it out over time", and 4) you must be able to make decisions. They did refer to the fact that they had many "success stories" and that as you progress through the program they want to have you post your success stories on their website. They said they would help me lay the foundation, set my goals and then build on that foundation. I would have access to research tools, product information, which products were selling, etc. They also said I would build a database of information and have access to 5,000 email addresses of prospective buyers for my products.

They then upsold me on corporate, tax and credit services through PCS (total of \$7,500 which will be subjects of separate complaint letters) and then sold me on a marketing plan (\$11,250) through Ignite Web Services. I did not receive the services I paid for in the contract. The coaching was not based on my "interests, goals, strategies and plans". The coaching sessions did not accommodate my schedule or needs. There was no access to email lists. They provided no product niche consulting, no value added consulting or marketing, no custom web site just a basic template. The web site platform was "buggy" and unstable. The web site never displayed well on mobile devices (smart phones or tablets). They have done nothing on the marketing plan and failed to provide an update (despite repeated requests) for over 8 weeks.

I spent \$15,435.36 with catalyst coaching. I believe that they should refund me at least \$12,436.35. Ignite Web Services should return all of the \$11,250 that I paid for the "Platinum Marketing Plan" since I have seen nothing of that and it was supposed to be included in the original charge. A detailed complaint letter is attached.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

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SIGNATURE: \_\_\_\_\_

DATE: 5/21/2014



# State of Utah

Department of Commerce  
Division of Consumer Protection

RECEIVED

DEC 23 2013

DIVISION OF  
CONSUMER PROTECTION

Send to:

Utah Division of Consumer Protection  
Attention: Complaint Processor  
Heber M. Wells Building, 2<sup>nd</sup> Floor  
160 East 300 South, PO Box 146704  
Salt Lake City, UT 84114-6704  
(801) 530-6601 | (801) 530-6001 fax  
[www.consumerprotection.utah.gov](http://www.consumerprotection.utah.gov)

## Consumer Complaint Form

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### CONSUMER INFORMATION

Your Name	Home telephone number	Daytime or Work telephone
Street Address		
City	State	Zip Code
E-mail Address		

### COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Catalyst Coaching	855-236-9165	
Street Address		
1192 Draper Parkway		
City	State	Zip Code
Draper	Utah	84020
E-mail Address	Web Address (URL)	

### TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
12735.36	July 12, 2013	Credit Card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> July 12, 2013 over the phone via email		
Was the product or service advertised? If yes, give location and date.		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		
I would like to receive a refund.		

### OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.	
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/>	Card Member Service P.O. Box 6335 Fargo, ND 58125-6335 Maria 1-701-461-3023

## SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

My complaint is more than 10 pages. Mailing in as advise

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE

DATE:

12/17/2013



December 17, 2013

Attn Complaint Processor  
Phone 801-530-6601  
Fax 801-530-6001

Dear Complaint Processor.

I am writing to dispute a \$12,735.36 charge to my credit card from Catalyst Coaching due to the services being different than what I expected

Throughout the month of November, 2013, on numerous occasions, I tried to contact **CEO Rob James** (385-218-4033), the person who contacted me for these services and there has been with no response to date. When I didn't get a response from the numerous voicemails I left for Rob James, I spoke with Jeremy Tyler on November 6<sup>th</sup> 2013. I expressed my concerns with the quality of coaching services, the lack of response and the level of expertise in building my website. In response to my concerns, Jeremy stated that the actions, results, and length of time it was taking me to generate income was not typical. I requested to cancel the services because the quality of service and expertise was not what I expected when I purchased the services from Rob James and I would like to receive a refund. Jeremy stated that I was unable to receive a refund because I signed a contract, so being assigned another coach was the only option. Therefore, I had no option but, to accept the new coach and the results have been the same. The new coach is reiterating what Doug has already stated.

I did not receive what was verbally promised to me additionally, I did not receive adequate services as stated in the contract. Therefore, I would like to cancel this contract and receive a full refund for the following reasons:

1. Under "**Services**", the contract states " *This coaching consists of weekly sessions and discussions to identify the Client's business goals, strategies, and plans of actions intended to achieve such goals.* "

After my first sessions with Doug, my goals were to create an eBay store and building my own e-commerce website. Doug's strategy/plan of action to achieve my goals was to create an eBay account and become a power seller by generating 3K in sales, and purchasing 100 items. To build my own e-commerce website, Doug's strategy was to research a product I would like to sell and then find a supplier. Once the supplier was established, I would build the website by using Web Igniter.

Below are the obstacles I encountered during my coaching services which lead me to believe Catalyst Coaching is not equipped to fill the terms of the contract. Therefore, prompting me to request a full refund.

**Outdated resources/lack of knowledge on subject matter:**

- Through the coaching/marketing services I was provided, the eBay calculator resource ([www.robecalc.com](http://www.robecalc.com)) to calculate my profit margins (profit minus eBay fees and PayPal fees). I lost money when I used the provided resource because of its inaccuracy. I contacted eBay regarding the discrepancy and was told the resource I was using is outdated and was given a current resource to calculate eBay/PayPal fees accurately. The accurate resource mentioned is provided through eBay. I brought this to the attention of Doug, he stated he didn't realize it wasn't accurate and would report it to be updated. The screen shot below is the resource provided by my coach, Doug. It shows eBay fee, for an item sold for \$800 is \$51.00. To date, the resource is still inaccurate.

1

**iPads Sold for \$46.13?**  
 64GB iPads Sold for up to 95% Off Blowout Auctions Today! Bid Now!

**eBay Fees Calculator Version 8.1**  
 Inspired by Ryan Obe Last Updated: September 13, 2012

Options	Listing Upgrades	Payment Estimation
First S&H Action	Yes	
Category	Other	
Stores Level	None	
FVF Discount	None	
PayPal Fee Rate	Domestic (2.9% + \$0.30)	
Printed Media	No	
eBay Giving Works	0%	
Copy Opening Price	No	
Copy S&H	No	
Auto Calculate	Yes	
Quantity	Latest 1 Sale 1 Shipped 1	

**Buy It Now Price: 800**

Opening Price: \_\_\_\_\_  
 Closing Price: \_\_\_\_\_  
 Reserve Price: \_\_\_\_\_  
 S&H Charged: \_\_\_\_\_  
 Cost to Postage: \_\_\_\_\_  
 Cost to Acquire: \_\_\_\_\_  
 Total eBay Fees: **\$11.00**  
 Total PayPal Fees: **\$69.00**  
 Total Profit/Loss: **\$720.00**

**eBay Links:**  
 Sell on eBay  
 eBay Fees Page  
 eBay.com  
 eBay Stores  
 eBay Auctions  
 eBay Giving Works  
 PowerSeller Discounts  
 Register on eBay

**PayPal Links:**  
 PayPal.com  
 Domestic Fees  
 Cross-Border Fees  
 Micropayment Fees  
 Free vs. Fees  
 Register on PayPal

**International Sites:**  
 eBay.ca  
 eBay.co.uk  
 eBay.de

**Google AdWords**  
**Bulk Wholesale Liquidator**  
**Free Drop Ship Suppliers**  
 www.inventorysource.com  
 800,000 products over 85+ suppliers Trust 1 Dropshipper Free Account!

**Who Really Scammed You?**  
 Start Your

Below is a screen shot of the fee calculator, provided by eBay. It shows eBay fee for an item sold for \$800 is \$80

2

**Fee calculator**  
 Enter your information below and click Calculate fees to get an estimate of total fees for your item

**Select a category**  
 Fees vary depending on the category. For the most accurate fee estimate, please select all applicable subcategories.  
 Parts & Accessories - Car & Truck Parts - Select category  
 You selected: Parts & Accessories > Car & Truck Parts | Remove

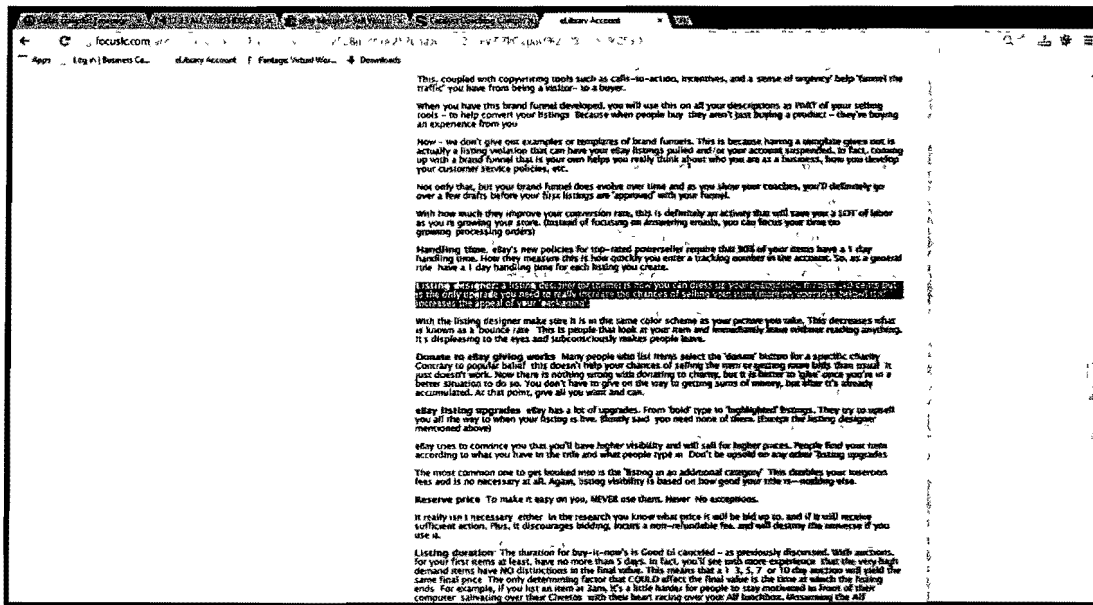
**Select listing information**  
 Listing details  
 Selling format: Fixed price - Starting price: \$800.00 - Buy It Now price: \$800.00  
 Listing upgrades: Gallery Plus, Listing Designer, Snippet, Value Pack (0), Bold, Scheduled Listings, International site visibility  
 Additional details  
 Type of eBay store (0) - Top Rated Plus discount? (0)

**Your estimated fees**  
 1. 1.5% = \$12.00  
 2. 4.4% = \$35.20  
 3. 1.5% = \$12.00  
 4. 1.5% = \$12.00  
 Total: **\$80.00**  
 Calculate fees  
 Start over

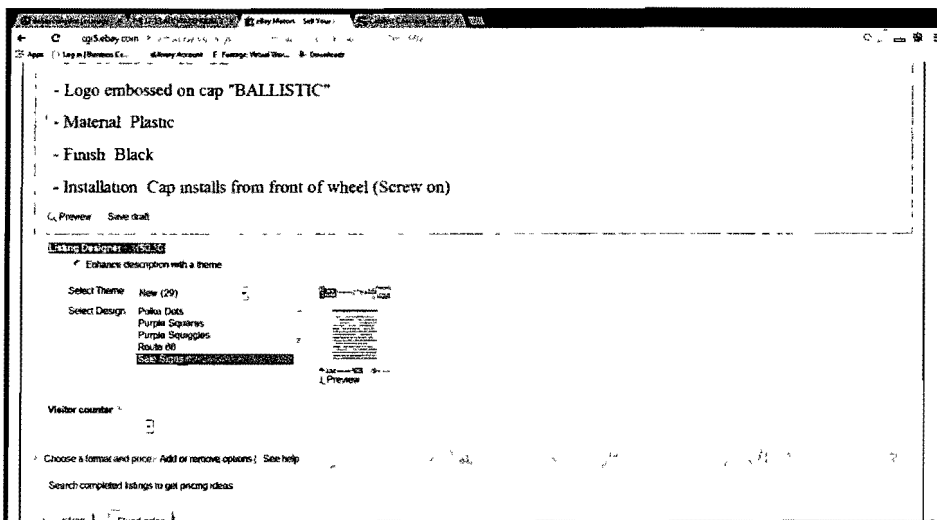
- During another one of my coaching sessions with Doug, I was asked to start purchasing items for \$0.01. I started and continued this action item for 3 weeks until, on an unrelated phone call to eBay, I found out that in order to become a power seller, I was not to purchase items for \$0.01.

but, to make 100 sells I brought this to Doug's attention and he again stated that he was unaware that eBay had changed their policy

- Information regarding the eBay Listing Designer found in the eLibrary is outdated. The screen shot below, from the eLibrary, states that "Listing designer a listing designer (or theme) is how you can dress up your description. It costs 10 cents but is the only upgrade you need to really increase the chances of selling your item (more on upgrades below). It increases the appeal of your "packaging"."



The correct cost for the listing designer is \$0.30. The screenshot from eBay is below. I informed my coach, Doug, that the information was incorrect on July, 2013. To date, the resource is still incorrect.

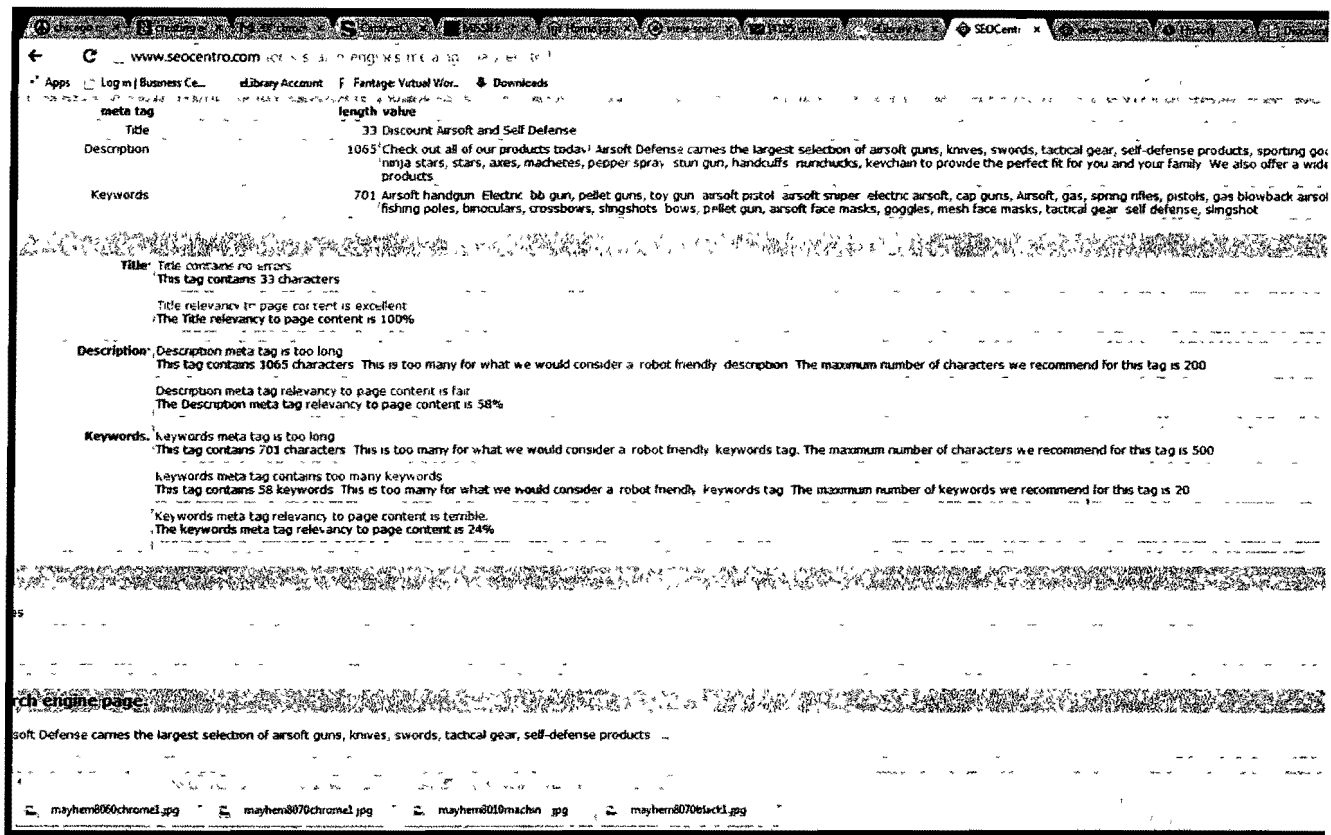


- At the beginning of my coaching services I was provided the contact phone number 877-436-5229 ext 1, to follow up or if I needed assistance between weekly coaching sessions. Every time I used this resource, I was never able to speak to the same person. I was also unable to reach my coach, Doug at the number. When I presented my challenge to the "mentor" at this number, I was always given conflicted information from the last person I spoke to. I brought this concern to Doug's attention and he stated that I don't have to always speak to him that whoever answered will know what "step" I was on because it is in my "profile". He was unable to address my concern on the conflicting information I received when I called.

**I did reach out to Rob James, several times during this time frame. Being the CEO, I was expecting him to address my concerns. He never returned my calls. However, I continued with my coaching sessions with Doug.**

- 2 Under "**E-Commerce Software**", the contract states " *Said software includes tools which will include tools which will assist the Client in analyzing its site and search engine optimization assistance*"
- During another one of my coaching sessions, Doug asked to me compile key words, Meta description, Meta name and Meta key words. I immediately started and continued compiling a spreadsheet with the aforementioned information for approximately one month. During this month, Doug was reviewing my progress each week and advised me with suggestions and his "knowledge and experience". I did exactly what he said however, according to this link <http://www.seocentro.com/tools/search-engines/metatag-analyzer.html>, the spreadsheet I compiled using Doug's coaching was ineffective to building a website that would be recognized on Google (one of the main search engines that will drive customers to my website). The specific errors are embedded below in red or can be obtain via the above link.

5

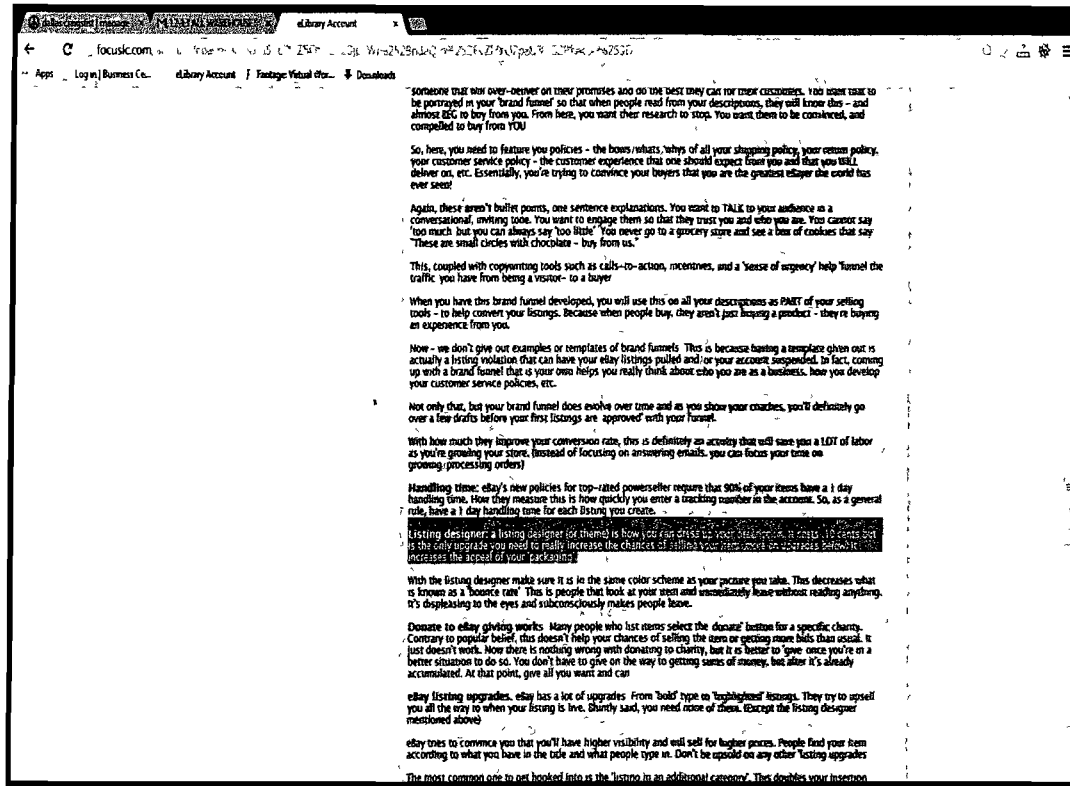


With all of the instances mentioned above, the lack of response from the CEO Rob James (who was very responsive and energetic at the point of sale), and through sheer frustration with the run around and lack of expertise I decided this has to be a scam. I contacted Jeremy Tyler, who stated he manages the Resolution Department. I expressed my concerns to him as I have above in this statement.

- 3 Under **"Dispute Resolution"** the contract states "Any controversy or claim arising out of, or relating to, this agreement or the services provided shall first be submitted to mediation for an attempt at resolution."
- Once I expressed my dissatisfaction to Jeremy I was never given this option. I was informed that my only option was to be assigned another coach. To date, I have not been offered this recourse.
- 4 Under **"Products Included"**, the contract states, "16 weeks of personal coaching, eBay Professional Research Software, Ignite Web Builder, Lister Labs eBay Software, Platinum Marketing Package, Unlimited Access to eLibrary Videos & Live Webinars"
- I never received the Lister Labs eBay Software and Platinum Marketing Package. On December 12, 2013 I called to inquire on the items I did not receive. Regarding the Lister Labs eBay software, I was told by Stan "it was useless because I am getting the same affect by using eBay listing designer". The eBay listing designer is a service provided to all eBay users, regardless if they have purchased Catalyst Coaching Services. This information was not sent to me prior to me inquiry on December 12, 2013.
- 5 Information regarding the eBay Listing Designer found in the eLibrary is outdated. The screen shot below, from the eLibrary, states that **"Listing designer: a listing designer (or theme) is how you can dress up your description. It costs 10 cents but is the only upgrade you need to really**

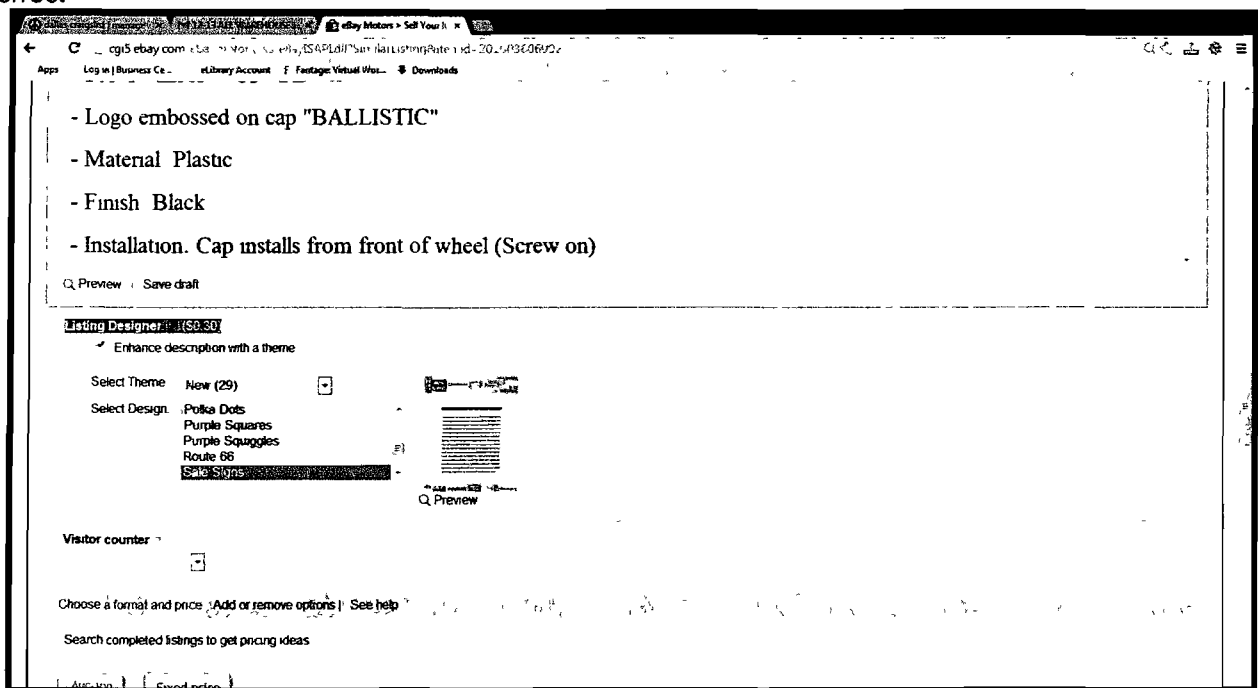
increase the chances of selling your item (more on upgrades below) It increases the appeal of your "packaging" "

3



The correct cost for the listing designer is \$0.30 The screenshot from eBay is below I informed my coach, Doug, that the information was incorrect on July 24, 2013 To date, the resource is still incorrect

4

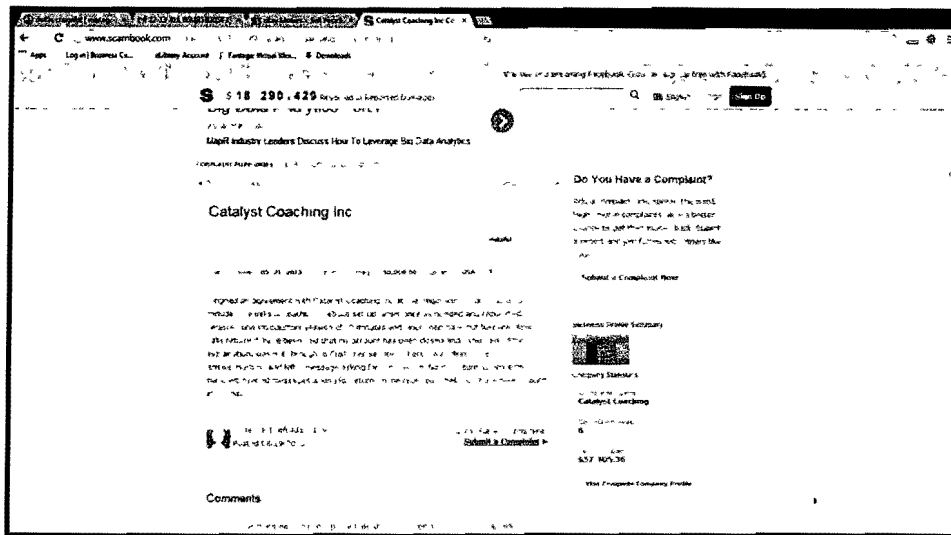


6

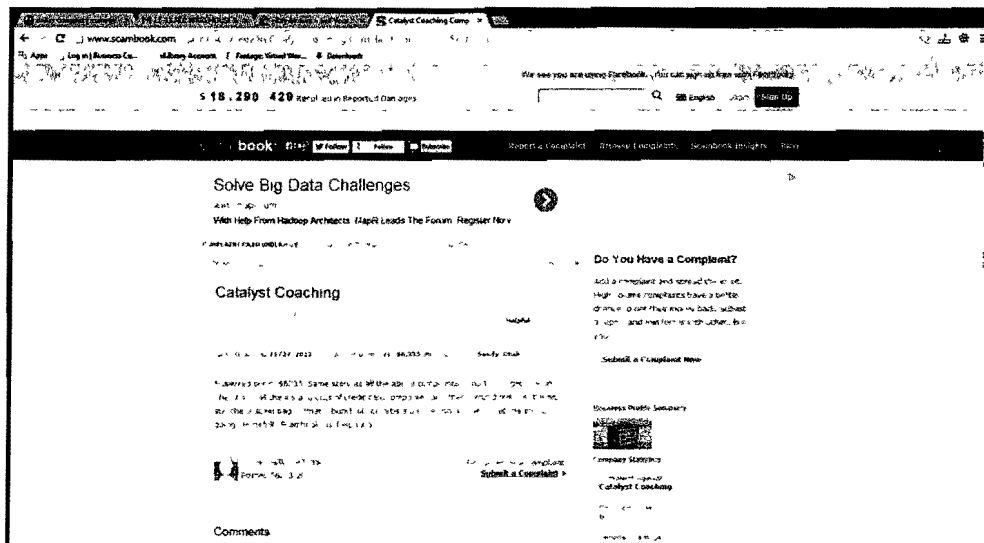
⑦

[illegible]

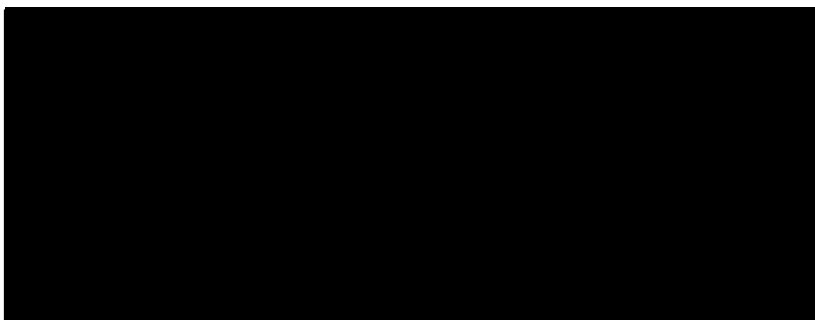
8



9



- 8 I was verbally promised the following bullet points from Rob James during our initial conversation on July 12th – date of the contract
- eBay Store (never happen)
  - Building my own e-commerce website that will be on the 1<sup>st</sup> page of google when searching for my keywords(never happen)
  - Generate revenue immediately using drop shippers that they provide (never happen)
  - Having direct contact with the CEO Rob James (never returns my calls)





1

roibecalculator.com

Log in | Business Center | My eBay Account | Fantasy Virtual Worlds | Downloads

iPads Sold for \$46.13?

quibids.com

64GB iPads Sold for up to 95% Off Blowout Auctions Today Bid Now!

» Lister eBay

» Shipping Calculator

» eBay.com

eBay Fees Calculator Version 8.1

Inspired by Ryan Olbe

Last Updated: September 13, 2012

Options: **United States** | **Domestic** | **Dropshipper**

First 50th Auction: **Yes**

Category: **Other**

Stores Level: **None**

FVF Discount: **None**

PayPal Fee Rate: **Domestic (2.9%+50.30)**

Profiled Media: **No**

eBay Giving Works: **0%**

Copy Opening Price: **No**

Copy S&H: **No**

Auto Calculate: **Yes**

Quantity: **Listed 1 Sold 1 Shipped 1**

Reset

Save

Buy It Now Price: **800**

Opening Price:

Closing Price:

Reserve Price:

S&H Charged:

Cost of Postage:

Cost to Acquire:

Total eBay Fees: **51.00**

Total PayPal Fees: **25.81**

Total Profit/Loss: **234.19**

Clear

View Fee Breakdown

eBay Links

Get on eBay

eBay Fees Page

eBay.com

eBay Store

eBay Auctions

eBay Giving Works

PowerSeller Certificate

Register on eBay

PayPal Links

PayPal.com

Domestic Fees

Overseas Fees

Micropayment Fees

Free VeriSign

Free VeriSign

Register on PayPal

International Sites

China

France

Germany

Italy

Japan

Spain

UK

eBay.co.uk

eBay.com.au

Google AdWords

Bulk Wholesale Liquidator

Free Drop Ship Suppliers

www.inventorysource.com

800,000 products over 85+ suppliers Trusted Dropshipper, Free Account!

Who Really Scammed You?

Start Your

2

www.fees.ebay.com/feeweb/feecalculator

## Fee calculator

Enter your information below and click **Calculate fees** to get an estimate of total fees for your item

### 1. Select a category

Fees vary depending on the category. For the most accurate fee estimate, please select all applicable subcategories.

Parts & Accessories | Car & Truck Parts | Select category

You selected

- Parts & Accessories > Car & Truck Parts | Remove

### Your estimated fees

Insertion fee	\$0.00
Final value fee	\$10.00
Listing upgrade fees	\$0.00
Discount	\$0.00

### 2. Select listing information

**Listing details**

Selling format: Fixed price | Starting price: \$0.00 | Buy It Now price: \$800.00

**Listing upgrades**

☐ Gallery Plus
 ☐ Listing Designer
 ☐ Subtitle
 ☐ Value Pack
 ☐ Bold

☐ Scheduled Listings
 ☐ International site visibility

**Additional details**

Type of eBay store | Top Rated Plus discount?

Total

**\$80.00**

Calculate fees

Start over

3

Library Account x

focuslc.com/account/ebaynew/t/ktuS1cQVZ5Q%2528jpvW%2528ndaQJo%25252FVZ17kQ2p8U%2528KaCSo%253D

Log in | Business Center | Library Account | Fantasy Virtual World | Downloads

someone that will over-deliver on their promises and do the best they can for their customers. You want that to be portrayed in your brand funnel so that when people read your descriptions, they will know this - and almost beg to buy from you. From here, you want their research to stop. You want them to be convinced, and compelled to buy from YOU.

So here, you need to feature your policies - the hows/whats/whys of all your shipping policy, your return policy, your customer service policy - the customer experience that one should expect from you and that you WILL deliver on etc. Essentially, you're trying to convince your buyers that you are the greatest. (Essentially, the world has never seen).

Again, these aren't bullet points, one sentence explanations. You want to TALK to your audience in a conversational, inviting tone. You want to engage them so that they trust you and who you are. You cannot say "too much, but you can always say "too little". You never go to a grocery store and see a box of cookies that say "These are small cookies with chocolate - buy from us".

This, coupled with copywriting tools such as calls-to-action, incentives, and a sense of urgency, help funnel the traffic you have from being a visitor to a buyer.

When you have this brand funnel developed, you will use this on all your descriptions as PART of your selling tools to help convert your listings. Because when people buy, they aren't just buying a product, they're buying an experience from you.

Now, we don't give out examples or templates of brand funnels. This is because having a template given out is actually a listing violation that can have your ebay listings pulled and/or your account suspended. In fact, coming up with a brand funnel that is your own helps you really think about who you are as a business, how you develop your customer service policies, etc.

Not only that, but your brand funnel does evolve over time and as you show your coaches, you'll definitely go over a few drafts before your first listings are approved with your funnel.

With how much they improve your conversion rate, this is definitely an activity that will save you a LOT of labor as you're growing your store. Instead of focusing on answering emails, you can focus your time on growing/processing orders.

Handling time - ebay's new policies for top-rated powerseller require that 90% of your items have a 1-day handling time. How they measure this is how quickly you enter a tracking number in the account. So, as a general rule, have a 1-day handling time for each listing you create.

**Listing designer:** a listing designer (or theme) is how you can dress up your description. It costs .10 cents but is the only upgrade you need to really increase the chances of selling your item (more on upgrades below). It increases the appeal of your packaging.

With the listing designer, make sure it is in the same color scheme as your picture you take. This decreases what is known as a bounce rate. This is people that look at your item and immediately leave without reading anything. It's displeasing to the eyes and subconsciously makes people leave.

**Donate to ebay giving works.** Many people who list items select the "donate" button for a specific charity. Contrary to popular belief, this doesn't help your chances of selling the item or getting more bids than usual. It just doesn't work. Now, there is nothing wrong with donating to charity, but it is better to give once you're in a better situation to do so. You don't have to give on the way to getting sums of money, but after it's already accumulated. At that point, give all you want and can.

**ebay listing upgrades.** ebay has a lot of upgrades: from bold type to highlighted listings. They try to upsell you all the way to when your listing is live. Bunky said you need none of them (except the listing designer, mentioned above).

ebay tries to convince you that you'll have higher visibility and will sell for higher prices. People find your item according to what you have in the title and what people type in. Don't be upsold on any other listing upgrades.

The most common one to get hooked into is the listing in an additional category. This doubles your insertion

4

cgi5 ebay.com/ebaymotors/ws/eBayISAP.dll?SimilarListing&itemid=201003606992

Q Preview | Save draft

**Listing Designer: | (\$0.30)**


☒ Enhance description with a theme

Select Theme:

Select Design:

- Polka Dots
- Purple Squares
- Purple Squiggles
- Route 66
- Sale Signs

Q Preview

Visitor counter 

Choose a format and price | Add or remove options | See help

Search completed listings to get pricing ideas

5

www.seocentro.com/tools/search-engines/metatag-analyzer.html

meta tag	length	value
Title	33	Discount Airsoft and Self Defense
Description	1065	Check out all of our products today! Airsoft Defense carries the largest selection of airsoft guns, knives, swords, tactical gear, self-defense products, fishing poles, binoculars, crossbows, slingshots, bows, pellet gun, airsoft face masks, goggles, mesh face masks, tactical
Keywords	701	Airsoft handgun, Electric, bb gun, pellet guns, toy gun, airsoft pistol, airsoft sniper, electric airsoft, cap guns, Airsoft, g

**Title:** Title contains no errors  
This tag contains 33 characters  
Title relevancy to page content is excellent  
The Title relevancy to page content is 100%

**Description:** Description meta tag is too long  
This tag contains 1065 characters. This is too many for what we would consider a 'robot friendly' description. The maximum number of characters we recommend is 160.  
Description meta tag relevancy to page content is fair.  
The Description meta tag relevancy to page content is 58%.

**Keywords:** Keywords meta tag is too long.  
This tag contains 701 characters. This is too many for what we would consider a 'robot friendly' keywords tag. The maximum number of characters we recommend is 160.  
Keywords meta tag contains too many keywords  
This tag contains 58 keywords. This is too many for what we would consider a 'robot friendly' keywords tag. The maximum number of keywords we recommend is 30.  
Keywords meta tag relevancy to page content is terrible  
The keywords meta tag relevancy to page content is 24%

Search engine page:

Discount Airsoft and Self Defense carries the largest selection of airsoft guns, knives, swords, tactical gear, self-defense products,

mayhem8060chromel.jpg mayhem8070chromel.jpg mayhem8010machin.jpg mayhem8070black1.jpg

6

consumerprotection.utah.gov/scams/top10.html

Utah Division of Consumer Protection

UTAH DEPARTMENT OF COMMERCE  
DIVISION OF CONSUMER PROTECTION

HOME | COMPLAINTS | FORMS & REGISTRATIONS | SCAMS & BUYER BEWARE | CONSUMER INFO

HOME > Scams & Buyer Beware > Top 10 Consumer Complaints

### Top Ten Consumer Complaints

The Division gave the following list of top consumer scams for its FY2008 Annual Report.

- 1 E-Commerce/Internet Offers** Deceptive practices conducted over the Internet continue to dominate the types of scams that the division sees. These complaints represent 27% of the top ten complaints. The Internet is able to use the Internet to exploit the consumer's vulnerability. There are several reasons for this vulnerability. The pitch is made in the privacy of the consumer's home where the consumer is less guarded to believe what they read. The method of payment is quick and easy. Finally, consumers have little recourse if they find themselves victims of deceptive practices. Some of the more common tactics used include unauthorized debiting of a consumer's bank account, the automatic billing of a monthly fee until notice of cancellation is received (negative option), and the failure to provide a three-day right of rescission. Click here for more information on web scams.
- 2 Coaching Services:** When a consumer purchases a business opportunity, it is not uncommon for the seller or one of its associates to follow up and offer the purchaser coaching services to make the business more profitable. These services tend to cost many thousands of dollars more than the purchase of the original business opportunity. Some of the deceptive practices common to this type of complaint are misrepresentation of potential earnings and the qualifications or experience of their coaches. They often encourage consumers to contract for services that the consumers cannot benefit from.
- 3 Retail Sales** The deceptive practices that are common to this category of complaints include the failure to deliver products in the time represented, the failure to make refunds when required, the failure to honor policies, and the failure to honor warranties.
- 4 Health Spas** The bad economy during the year caused many health spas to close their doors. The closures have resulted in refunds becoming due to members.
- 5 Alarm Systems** Alarm system companies usually sell their products by going door-to-door where aggressive sales tactics are used. In many instances, the company sells a new service as if it were an existing service resulting in the consumer being obligated to pay on two separate contracts.
- 6 Personal Services:** Personal services are those economic services involving the personal effort of an individual as opposed to the salable product of the person's skill. The services of moving companies are an example. A deceptive practice occurs when the company gives a low bid to persuade the consumer to agree to buy the company's services with the company knowing that it will not honor the agreed price once the contract is partially or fully performed.
- 7 Home Improvement/Repair** The deceptive practices include the failure of the contractor to provide the service after receiving the consumer's deposit, the failure of the contractor to honor its warranties, misrepresentation of the work of another as being the work of the contractor, and the refusal by the contractor to continue working until the consumer agreed to a higher price.
- 8 Debt Collection** The deceptive practices include the debt collector attempting to collect a debt from someone other than the debtor, attempting to collect more than what the debtor owes, or misrepresentation.

**CatalystCoaching**

Complaint 284712 Details

Date Occurred **09/12/2013** Reported Damages: **\$12,735.00** Location **DRAPER,UH**

I TO RECEIVED A PHONE CALL ASKING ME IF I WOULD LIKE TO MAKE MONEY ON THE INTERNET USING THE BANKS MONEY I WOULD BE DEALING WITH E-BAY IT SOUNDED LIKE A GOOD IDEA BUT I WANTED TO GIVE THIS SOME THOUGHT BUT NO THEY WANTED AN ANSWER RIGHT THEN AND THERE SO I BECAME GULLIBLE AT THE TIME AND GAVE MY CREDIT CARD IN THE AMOUNT OF \$12,735 AND THAT WOULD BE THE FINAL COST TO GET ME STARTED IN MY OWN INTERNET BUSINESS LEARNING BUYING AND SELLING, DROP-SHIPMENTS,AFFILIATES, ETC ALL WAS FINE TILL THE 8TH SESSIONS THEY TELL ME TO GO OUT AND SELL AND MAKE A PROFIT OF \$1,000 NOW THE RED FLAG GOES UP, YOU MEAN TO TELL ME TO GO OUT AND SPEND ON MERCHANDISE TO SHOW A PROFIT ON E-BAY AFTER I JUST TOLD THEM I DON'T HAVE THE MONEY TO DO THAT, THIS IS (Inappropriate Content Removed) I WAS MISS INFORMED I KNOW THIS IS NOT FOR ME SO I ASKED IF WE CAN AGREE ON A SETTLEMENT SINCE I TOOK UP SOME TIME THEY SAID NO EITHER MOVE FORWARD OR GO ON HOLD AS IF TO SAY HAHA SUCKER WE GOT YOUR MONEY NOW AND YOUR NOT GETTING IT BACK!! THESE PEOPLE ARE SCAM ARTISTS AND A (Inappropriate Content Removed) I WANT MY MONEY BACK!!!!

**JOE SBID #5ecfae8d5d**  
Posted 11/04/2013

Do You Have a Complaint?  
[Submit a Complaint >](#)

**Comments**

There are no comments posted. Be the first to comment on this complaint.

[Visit Complete Company Profile](#)

There are no comments posted. Be the first to comment on this complaint.



9

www scambook.com/report/view/266746/Catalyst-Coaching-Complaint-266746-for-\$6,335.36

Apps | Login | Business Co. | Follow | Account | Postage Virtual Work | Downloads

Was are you a certain? | Facebook | You can sign up free wi

\$48,290,5429 Resolved in Reported Damages | Search for a Complaint | English | Logi

book | Like | Follow | Subscribe

Report a Complaint | Browse Complaints | Scambook to

## Solve Big Data Challenges

www mapr.com

With Help From Hadoop Architects MapR Leads The Forum Register Now

COMPLAINT FILED UNDER GENERAL CONSUMER PRODUCTS / CATALYST COACHING

Previous Complaint


Next Complaint

### Catalyst Coaching

Complaint 266746 Details

Date Occurred: 11/27/2012 | Reported Damages: \$6,335.36 | Location: Sandy, Utah

Scammed out of \$6335 Same story as all the above complaints , and I cant get a refund They know all the ins and outs of credit card companies and there refund policies We must sue these scam bags What a bunch of con artists please contact me to get the process going Hopefully Scambook will help us all

 Steve SBID #e34a845635

Posted 08/13/2013

Do You Have a Complaint?  
[Submit a Complaint](#)

Do You Have a Complaint?

Add a complaint and spread the word High volume complaints have a better chance to get their money back Submit a report and join forces with others like you!

[Submit a Complaint Now](#)

Business Profile Summary



Company Statistics

Complaint Against Catalyst Coaching

Complaints Filed 6

Reported Damages \$6,335.36

Comments



# State of Utah

## Department of Commerce

### Division of Consumer Protection

Send to:  
 Utah Division of Consumer Protection  
 Attention: Complaint Processor  
 Heber M. Wells Building, 2<sup>nd</sup> Floor  
 160 East 300 South, PO Box 148704  
 Salt Lake City, UT 84114-8704  
 (801) 530-6601 | (801) 530-6001 fax  
 www.consumerprotection.utah.gov

## Consumer Complaint Form

JAN 31 2014

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws; however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

### CONSUMER INFORMATION

Your Name \_\_\_\_\_ Home telephone number \_\_\_\_\_ Daytime or Work telephone \_\_\_\_\_  
 Same

Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

E-mail Address \_\_\_\_\_

### COMPLAINT AGAINST

Name of Business Entity \_\_\_\_\_ Daytime telephone number \_\_\_\_\_ Other telephone or facsimile \_\_\_\_\_  
 Crystal Consulting Inc. 801-572-4696 855-858-1076

Street Address \_\_\_\_\_

12202 Bluffview Dr

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Sandy UT 84092

E-mail Address \_\_\_\_\_

Web Address (URL) \_\_\_\_\_

admin@cnssteam.com

prewelcomecall.com

### TRANSACTION INFORMATION

Amount of Transaction \_\_\_\_\_ Date of Transaction \_\_\_\_\_ Method of payment for transaction \_\_\_\_\_  
 \$12,635.36 09-27-12 Credit Card

Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.

NO ☐ YES ☒ My apartment. It was over the telephone. 09-27-12

Was the product or service advertised? If yes, give location and date.

NO ☒ YES ☐

How would you like to see your complaint resolved?

Full Refund

### OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.

NO ☐ YES ☒ BBB, FTC, Indiana AG, IC3

**SUMMARY OF COMPLAINT**

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

**To Whom It May Concern:**

This is [REDACTED] On 9-27-12, I was sold a business opportunity from Crystal Consulting Inc. in the form of an ecommerce website. The cost to me was \$12,635.36. I received a receipt but NO CONTRACT. The 'Catalyst Coaching' was to provide me with "Customer Service, Coaching & Technical Support" according to the receipt. The representative that I spoke with said the selection process for their services is very selective and not everyone is admitted. I was even put on hold several times while I was being 'checked out' so to speak, to see if I made the eligibility list. While I was being 'checked out' to see if I "qualified for the success team", I realize now that they were really running my credit to see how much they could charge me. The representative said I would really be using "other people's money" in order to pay for the service, but they actually meant my credit card. He also said that if my business failed, it would not hurt my personal credit. I was guaranteed that I'd be able to pay back my credit card charges with the profits I would receive from using their services. As I stated above, I never received a contract from them. I was not able to cancel because they did not provide me with a contract with all the contract information. I was told I could reach my financial goal of \$50,000.00 a year by working only 2-3 hours a day. The representative said I would basically be clicking my mouse, processing orders and sending them to the dropshipper. He made it sound very easy. Also, he asked for my credit card number before I was given a chance to read a contract (none was provided). The representative did not identify where he or the company was located, nor did he give the complete business name during the sales call. He sometimes referred to the company as "Focus Learning Center". I also knew they were related to Coffee Shop Millionaire.

The services I was charged for seemed WAY overpriced once I got started. The whole 'coaching' did not amount to much at all. I was really only provided material to read and videos to watch. There was no 'coaching'. It was nothing like a classroom setting. Sometimes the videos were confusing and lacked information or didn't state things correctly. My coach was very laid back and didn't 'coach' me. He never took charge, asked me questions or held me accountable. 'I' had to ask all the questions and even direct the coaching session. Sometimes the session would only be 5-10 minutes and other times he said if I didn't have any questions he'd just call next week. The longer sessions were only when I had a list of questions. Often he would talk about personal, non-service issues. He many times did not tell me what to do next or give me any homework. 'I' had to ask him before we hung up what to do for the next week. When I expressed concern that the time was almost over and I had many, many steps yet to do, he told me that I didn't have to do ALL the steps and that I could skip steps. I also was not told during the sales call that I would be using ebay. I have serious doubts I would have even signed up if I had known I'd be selling on ebay, as ebay has their own instructions of how to sell on ebay. I was sold guarantees over the phone and none of them happened. The services fell WAY short of my expectations. I am also on disability for both physical and mental issues and I told the representative during the sales call that I was on disability. I feel I was scammed and taken advantage of. I am demanding a full refund for this unfortunate fiasco.

I sent an email to Crystal Consulting Inc. on 01-24-14 requesting a full refund. They have not replied.  
I am filing a complaint with you and within a day to the Indiana AG, BBB, FTC, IC3

Thank you,  
Sincerely,  
[REDACTED]

CONTINUE ON A SEPARATE PAGE IF NECESSARY

PLEASE ATTACH COPIES OF ANY DOCUMENTS RELATED TO YOUR COMPLAINT (i.e. contracts, warranties, bills received, cancelled checks – front and back, correspondence, etc.). DO NOT SEND ORIGINALS. Materials submitted with your complaint will NOT be returned to you.

PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

In filing this complaint, I understand that the Division of Consumer Protection is not my private attorney, but represents the public in enforcing laws designed to protect the public from misleading or unlawful practices. I further understand that if I have any questions concerning my legal rights or responsibilities, the Division cannot give me legal advice and I should contact a private attorney. I hereby give my consent to the disclosure of the contents of this complaint. The above complaint is true and accurate to the best of my knowledge and belief.

**SIGNATURE**

**DATE:** 01-30-14



**State of Utah**  
Department of Commerce  
Division of Consumer Protection

RECEIVE.

Send to:  
Utah Division of Consumer Protection  
Attention: Complaint Processor  
Heber M. Wells Building, 2<sup>nd</sup> Floor  
160 East 300 South, PO Box 146704  
Salt Lake City, UT 84114-6704  
(801) 530-6601 | (801) 530-6001 fax  
www.consumerprotection.utah.gov

**Consumer Complaint Form**

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**CONSUMER INFORMATION**

Your Name \_\_\_\_\_ Home telephone number \_\_\_\_\_ Daytime or Work telephone \_\_\_\_\_

Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

E-mail Address \_\_\_\_\_

**COMPLAINT AGAINST**

Name of Business Entity \_\_\_\_\_ Daytime telephone number \_\_\_\_\_ Other telephone or facsimile \_\_\_\_\_

Catylast Coaching \_\_\_\_\_ 1-877-436-5229 \_\_\_\_\_ 801-858-3548

Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Dextar \_\_\_\_\_ Utah \_\_\_\_\_

E-mail Address \_\_\_\_\_ Web Address (URL) \_\_\_\_\_

**TRANSACTION INFORMATION**

Amount of Transaction \_\_\_\_\_ Date of Transaction \_\_\_\_\_ Method of payment for transaction \_\_\_\_\_

\$12735.00 \_\_\_\_\_ 04/18/13 \_\_\_\_\_ Balance Transfer

Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date

NO ☐ YES ☒ by phone 04/18/13

Was the product or service advertised? If yes, give location and date.

NO ☐ YES ☒ website

How would you like to see your complaint resolved?

Refund of \$12,735.00.

**OTHER INFORMATION**

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.

NO ☒ YES ☐

## SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached")  
Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division

Catalyst Coaching

please see attached summary

CONTINUE ON A SEPARATE PAGE IF NECESSARY

PLEASE ATTACH COPIES OF ANY DOCUMENTS RELATED TO YOUR COMPLAINT (i.e. contracts, warranties, bills received, cancelled checks – front and back, correspondence, etc.). DO NOT SEND ORIGINALS. Materials submitted with your complaint will NOT be returned to you.

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SIGNATURE

DATE: 5/19/23

## Catalyst Coaching

4/14/13; Surfing the web saw ad for woman in Manvel making 7,000 per mo.  
Clicked on ad and paid \$192.00 to check this out. 'WAH University'  
Sent me a confirmation <printed out>

4/15/13 Call from **Joe Wenzel 1-801-858-3548**

Talked about looking for people to work on internet. Told me I had to Qualify to participate. Looking for 15 people per month and they needed to be able to commit to 10 to 15 hrs a mo. This opportunity had to do with making money as an EBAY Store . Since he felt like I could qualify He turned me over to his boss **AL MORTON director.**

Al explained how this would work and build a business as an EBay owner of a store

You will learn how to determine what will sell best on EBay and be connected with a drop shipping wholesaler, wholesaling, and Drop shipping wholesaler's market list.

You would also be taught how to research data and find out what is selling and what is not.

This call went on forever almost 3 hrs. I was mentally shot at that point.

The explanation of the cost for the program was presented as an ~~inclusive program and there would be no hidden charges.~~ There was not mention of further charges to participate or the window to change your mind. But was emphasized emphatically of the required work on my part to make this work. The cost of the program was \$12,735.31 and a \$39.95 monthly system accessing fee. When I said OK he transferred me to his secretary "Crystal" to complete the transaction.

Crystal called Chase bank at 1-800-283-1211 and talked to 'Inez'. I have more than one account with Chase and did not have enough credit line for one card and they wanted to put it on 2 different accounts. I took advantage of 1.99% interest until December 2014. When all was said and done I was transferred back to Al Morton. Who reminded me not to tell anyone that I had done this.

I was then transferred to Jeremy Turner at 800-839-6630 in Customer Service/ Resolutions Dept. He was to lead me to the elibaray through [www.focuslc.com](http://www.focuslc.com) He set me up with an account and password. This is called the dashboard and will serve a personalized homepage. I will be assigned a coach and he will lead me through this educational process.

Isac Castenada was assigned as my coach/mentor phone# 1-877-436-5229 available 9 am to 9pm central time.

Personal email for Isac is [isacc@coachingwebmail.com](mailto:isacc@coachingwebmail.com).

4/18/13 Isac called and led me to the Pre Welcome Video

· This is about setting up accounts to get started

1. Google – Gmail acct – name your business
2. EBay - business acct
3. Pay Pay acct.

This was the assignment for the weekend.

4/19/13 When I reached the Pay Pay account and was ask for a routing # from my bank. RED FLAG!!!!!!!!!!!!!!!!!!!!!! SO I STOPPED AND KNEW I SHOULD GET OUT OF THIS SO I CALLED JEREMY.

4/20 -21/13 Saturday and Sunday

4/22/13 Monday

Called Jeremy. I explained that I had been ill with the shingles and on medication and that I felt that since I was on medication that I was not making good decisions and I needed to get out of the program ASAP. He said he could take care of that and apply for a refund. He would call me back

4/23/13 no call back

4/24/13 no call back

4/25/13 made contact with Jeremy and he still had no information will call back on 26<sup>th</sup> at 4:30pm my time

After leaving several messages over 5 I called the last time on May 6, 2013

5/7/13 After consulting with others. I decided to contact Chase and see if I could dispute these charges.

9:30am I contacted Chase and ask if I could dispute these charges since there is no communication from the company. I spoke to a 'Marky' in Springfield Mo.

I was told because the transaction was handled as a transfer rather than a purchase Chase could not dispute the case.

I then ask if they had the physical address of the company they sent the money to. She said there was no record of that. I remembered it was Catalyst Coaching, on Pine St, Dexter Utah. < This I felt was rather strange since banks are known for keeping everything>

All Marky could offer was to cancel the card and send a new card to replace it I was happy to take advantage of this.

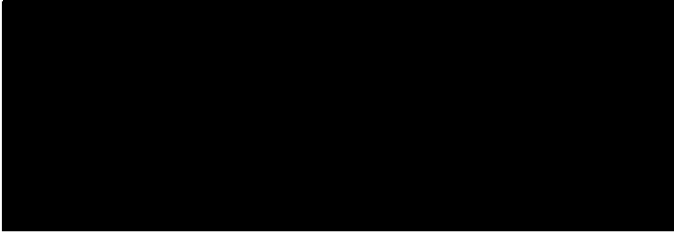
- 5/10/13 After some consideration and the fact that I had no further recourse I decided to contact Jeremy to see if I could find out more about this and get a clue as to the rest of the program and any other information that might be helpful in getting a refund.
- 5/11/13 Received a response from Jeremy and he was happy to move forward I am not scheduled to talk to him until 5/18/13.
- 5/16/13 Received a call from David Walke as [www.gogodropshipping.com](http://www.gogodropshipping.com) This call led to the fact that they wanted another \$4,000 for unlimited access to the eBay information that the original man Al Morton said there were no further charges for this program.

As of today I have heard nothing in reference to my refund nor anything else as far as that is concerned.....I have read numerous blogs about this company being a scam and others are in the same situation that I am in wanting a refund.....I have no way of paying this to chase and am in desperate need of some assistance. I have no means of hiring an attorney. Any help that you can give me and others who have been scammed by this company will be greatly appreciated.

I have asked myself how could this of happened to me.....besides the fact that the medication was clouding my judgement, they really make is sound very attractive to someone like myself who is on a fixed income of social security and would like other means of income. I just feel that they are deceptive in their practices and that this is nothing but a company who preys on people out there that needs addition income to support themselves. I feel that once I expressed my desire to



withdraw from this offer that the refund that Jeremy said he would process should have been refunded instead I am now having to try and find other means of help to have this accomplished. Again, any help that you can give or any suggestions of what I can do will be greatly appreciated.



October 3, 2013

Office of the Attorney General  
Utah State Capitol Complex  
350 N State Street Suite 230  
SLC, UT 84114-2320

NOV - 4 2013

Re. Catalyst Coaching DBA Coffee Shop Millionaire

Dear Sir,

I purchased the Coffee Shop Millionaire program through Catalyst Coaching. The contract clearly stated that they would not release any of my personal information to anyone else. Please see copy of the contract enclosed, disclosure 4, paragraph 5 and 6.

Since signing the contract I have received numerous calls from other companies stating that they received my personal information from Catalyst Coaching. Please see a partial list of companies who contacted me. I subsequently canceled the contract with Catalyst Coaching because they had given out my personal information. The companies that called me had all my personal information including how much I paid for the program, when I signed up and other personal information that is not available to the general public.

I wrote and sent an e-mailed but was rebuffed and treated with condescension. Please see letters enclosed. I originally asked that only part of the money be returned. After talking with Jeremy Turner, the resolution manager and being castigated and lied to by him I decided on the return of the full amount of \$14,635.36.

I would appreciate your help to recover my money due to a violation of my rights and possibly the rights of many other persons. I find the company's behavior to be fraudulent and that other clients may have had their personal information disseminated to other businesses by Catalyst Coaching.

UTAH ATTORNEY GENERAL'S OFFICE

NOV 07 2013

Commercial Enforcement Division



OFFICE OF THE DISTRICT ATTORNEY  
MARIN COUNTY, CALIFORNIA

Prevention ★ Prosecution ★ Protection

Edward S. Berberian  
District Attorney

Barry G. Borden  
CHIEF DEPUTY DISTRICT  
ATTORNEY

Robert R. Guidi  
CHIEF INSPECTOR

Peggy M. Toth  
ADMINISTRATOR

July 19, 2013

Utah State Capitol Office  
Office of the Attorney General  
Utah State Capitol Complex  
350 North State Street Suite 230  
Salt Lake City, UT 84114-2320

RECEIVED

JUL 25 2013

AUG 01 2013

DIVISION OF  
CONSUMER PROTECTION

Re: CD13010039 Arthur Morton, Jr. dba Catalyst Coaching, Inc. and Universal Account Servicing, LLC

Dear Sir/Madam:

Enclosed is a copy of a complaint that this office received against Arthur Morton, Jr. dba Catalyst Coaching of Draper, Utah (herein "Catalyst Coaching") and Universal Account Servicing, LLC of Saint Joseph, Missouri from [REDACTED] of San Anselmo, California.

[REDACTED] an elder with limited income, alleges that she observed an advertisement online for "Coffee Shop Millionaire". She phoned the number listed and subsequently received a phone call at her home from a representative of Catalyst Coaching. Said representative stated that for a reduced fee of \$1,500.00, [REDACTED] could be "coached" via telephone. [REDACTED] paid \$1,532.00 via her debit card.

[REDACTED] received three "coaching" sessions, but then received a billing from creditor Universal Account Servicing of Saint Joseph, Missouri for an additional \$2,500.00. [REDACTED] attempted to contact the representative from Catalyst Coaching and has disputed the billing from Universal Account Servicing for an alleged credit account of \$2,500.00. None of the calls placed by [REDACTED] to the representative of Catalyst Coaching were returned.

[REDACTED] stated that at no time did she receive or sign a contract for coaching through Catalyst Coaching or enter into a credit agreement with Universal Account Servicing. The credit agreement/contract provided showed a typewritten name of [REDACTED] but no signature.

Morton/Catalyst Coaching, et al  
July 19, 2013  
Page Two

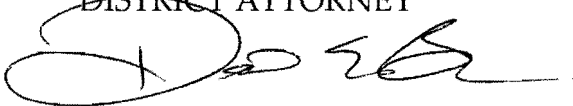
The seller listed in the credit agreement is Arthur Morton, Jr. 358 West Cinnamon Circle, Saratoga Springs, Utah, 84045.

Since a verbal contract was entered into between [REDACTED] and Catalyst Coaching, and no written contract for this "service" was provided to [REDACTED] by Catalyst Coaching, and no three day right-of-rescission was provided to [REDACTED] subsequent to any verbal authorization, we are forwarding this matter to you for your review as it falls within your jurisdiction.

Please contact me if you have any questions concerning our referral, or if I can be of further assistance to you.

Very truly yours,

EDWARD S. BERBERIAN  
DISTRICT ATTORNEY

A handwritten signature in black ink, appearing to read "David E. Ball", is written over the typed name and title.

DAVID E. BALL  
Consumer Services Officer  
Consumer Protection Unit

DEB/DEZ

Enclosure

# OFFICE OF THE DISTRICT ATTORNEY

Room 130 - Hall of Justice

(415) 473-6495

PLEASE PRINT

RECEIVED CPD  
JUL 18 2013

For Office Use Only

Date: 7/18/13

Case No.: 13-1-0039

Assmnt: AB

Person Making Complaint	Are you over the age of 62	yes <input checked="" type="checkbox"/> no <input type="checkbox"/>	Complaint Against (person or company)
Name	[Redacted]		Name Catalyst Coaching
Address	[Redacted]		Address 492 Draper Parkway
City	[Redacted]		City Draper UT State ZIP 84020
Home	[Redacted]		Phone 855-858-1077 Person Contacted

You can best explain your complaint by writing a brief account of the events in order in which they occurred. Please include the type of product or service and the names of persons involved. State whether or not a contract was signed. If a product or service was advertised, please state when and where you saw the advertisement. You may wish to include witness names and address or telephone numbers. Indicate what action you believe would be fair to resolve your complaint. A copy of this complaint may be forwarded to the person or company you have complaint against for their review.

I called an online business Co,  
"Coffee Shop Millionaire" to get info  
• Received a call from "Catalyst  
Coaching", Richard Wilson who  
sweet talked me into getting  
their coaching for \$555.36!!  
I got 3 sessions from Mark  
Davis. At the same time

(2)  
• I am not paying any bills to Universal Acct Servicing - but do not want my excellent credit score compromised. Acct Servicing claims they cannot cancel the acct unless Catalyst Coaching Cancels it - which they have not. I need your help. I was trying to start an at home business to offset my low low Soc. Security \$450 & it has backfired by mean, awful people.



# State of Utah

## Department of Commerce


### Division of Consumer Protection

RECEIVED  
DEC 04 2013  
DIVISION OF CONSUMER PROTECTION  
Send to  
Utah Division of Consumer Protection  
Attention: Complaint Processor  
Heber M. Wells Building, 2<sup>nd</sup> Floor  
160 East 300 South, PO Box 146704  
Salt Lake City, UT 84114-6704  
(801) 530-6601 | (801) 530-6001 fax  
www.consumerprotection.utah.gov

## Consumer Complaint Form

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws; however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

CONSUMER INFORMATION		
Name		Home telephone number
[REDACTED]		[REDACTED]
Daytime or Work telephone		
[REDACTED]		
Street Address		
[REDACTED]		
City	State	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address		
[REDACTED]		
COMPLAINT AGAINST		
Name of Business Entity		Daytime telephone number
Catalyst Coaching		800-835-6630
Other telephone or facsimile		
Street Address		
PO Box 1093		
City	State	Zip Code
Draper, UT	UT	84020
E-mail Address		Web Address (URL)
customerSupport@webcoaching.com		FocusAC.com
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$12,835.86	4/24/13	Credit Card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc)? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> MA 4/24/13		
Was the product or service advertised? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> EMAIL VIA Coffee Shop Millionaire. NET NET		
How would you like to see your complaint resolved?		
Full Refund		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> FTC, BBB, IC3 - All online		



11/21/2013

RE:

Catalyst Coaching  
PO Box 1093  
Draper, UT 84020  
800-839-6630

To Whom It May Concern:

I was sold a business opportunity in the form of an ecommerce website on April 24, 2013 for \$12,835.86.

The person I talked with that sold me on this indicated I could make money right away and if I followed there program, there is no way I wouldn't make money, and with only one (1) hour a day I could achieve a financial goal of \$50,000 per year to start.

They also stated that I would make enough money in a few months time to cover my credit card charges.

Coffee Shop Millionaire is the company I looked into as I was looking at a video that pretty much made all these promises by only working one hour a day so I looked into it. The next day someone called me and sold me the package. (Catalyst Coaching) I also told the company that I was not a website designer and I had I had no knowledge of writing pages. I also told them I was not going to rent a warehouse and send out product, and they promised me I didn't have to. I could use drop shippers. They said I didn't have to do any of that they would handle it all.

They explained to me that once the website was in place I would eventually be the first page of Google Search.





The company rushed me through the contract and asked for my credit card number before they would show me the contract, nor did they state at that time where they were located.

I did not have sufficient time in the 3-day span to understand where any of this was going. I did not know that I was going to be schooled on Ebay and had no desire to, as I already knew how to sell on Ebay. If I had known that Ebay was part of the coaching, I would have cancelled before 3 days or not purchased at all.

The price I paid for what I received was way to high. My coaching sessions were very short. My coach would show me how to do a couple of things in Google Ad words once she realized I had no interest in Ebay. The rest was read and watch videos, find a niche and send the results to her.

In the beginning I was told everything would be done for me especially building my website once I found a niche. I was adamant I was not capable of doing it, but when the time came I had to spend thousands of more dollars for ignite builder and still have received no results.

At the end of the day, I was sold guarantees over the phone and have seen absolutely no results!

They never once told me that after I bought in with their program I had to spend \$1000's of more dollars in drop shippers, marketing, social media marketing and the list goes on.

I am demanding a full refund.



# State of Utah

## Department of Commerce

### Division of Consumer Protection

RECEIVED

SEP 12 2014

Send to  
Utah Division of Consumer Protection  
Attention: Complaint Processor  
Heber M. Wells Building, 2<sup>nd</sup> Floor  
160 East 300 South, PO Box 146704  
Salt Lake City, UT 84114-6704  
(801) 530-6601 | (801) 530-6001 fax  
www.consumerprotection.utah.gov

## Consumer Complaint Form

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### CONSUMER INFORMATION

Your Name

Home telephone number

Daytime or Work telephone

Street Address

City

State

Zip Code

E-mail Address

### COMPLAINT AGAINST

Name of Business Entity

Daytime telephone number

Other telephone or facsimile

Catalyst Coaching/Crystal Consulting Inc

855-236-9165

800-839-6630

Street Address

POB 1093/2627 W. Alice Springs Road

City

State

Zip Code

Draper/Riverton

UT

84020

E-mail Address

Web Address (URL)

registration@catalystcoachingsystem.com

### TRANSACTION INFORMATION

Amount of Transaction

Date of Transaction

Method of payment for transaction

\$12835.36

\$12835.36

credit card

Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.

NO ☐YES ☒

Catalyst on contract, Crystal on credit card bill

Was the product or service advertised? If yes, give location and date

NO ☒YES ☐

How would you like to see your complaint resolved?

GIVE ME MY MONEY BACK! Be required to give one name/address/contact information(BBB has yet another address out of Saratoga Springs,Utah), devulge all cost involved in completion of product/service, stop using fraudulent dishonest sales practices and stop oversimplifying the process on time/ease to generate income.

### OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.

NO ☐YES ☒

FTC

## SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

We got a cold call from a company telling us they could help us make money from home with an on-line retail website. I was out of work and my wife had just received her 30 day notice. They ask if we shopped on-line, we said, sometimes. They said it was the way of the future, brick and mortar stores were on the way out. They oversimplified the product/process to get everything in order to have a functioning website, the niche process and time it would take to make our investment back. They said the money from the sales generated would make our credit card payments within a few weeks. They withheld the fact that additional purchases were required to make all this happen. That is dishonest and a fraudulent way to entice buyers. We would not have made the purchase if we knew we had to make additional purchases. We spoke to numerous salespeople (don't know their names) but after talking at length with the Head of Sales, Bryan Sullivan who said he would check on us along the way to make sure we were doing good, we made the purchase. I don't think I heard from him again. I paid what I thought was Catalyst Coaching \$12835.36 on June 7, 2013 with a credit card. This transaction took place late Friday night and posted on Monday, under the name Crystal Consulting, Inc., with a different phone number and address. I ask why they said something about an umbrella of DBA names? I'm not sure the exact name, address or phone number of the company I am dealing with as the contract reads Catalyst Coaching Systems as the email address. The BBB has yet another address for Catalyst Coaching. Very confusing. It was the third day of our 3 day cancellation period. We were told we would be getting calls to get started. We got many calls from fast talking salespeople and companies saying they were with our website/coaching department. It seemed these people used similar verbiage so we thought we were talking with Catalyst Coaching. We were actually talking to sister/affiliate companies. I thought I was buying a custom website that would be up and running and making money in as little as 2 or 3 weeks. That is what I was told. It turned out to be coaching classes and instruction on how to sell on Ebay. My coach, Tyson Ellis & I would have weekly scheduled classes but whenever I needed help with a niche selection between classes I ended up talking to someone else who advised me to use the E-Library, watch videos, attend webinars and do endless research. During the sales pitch the niche process was glazed over really fast not in detail as to the extreme difficulty and problems associated with finding a niche. The niche process was never achieved through Catalyst Coaching or Crystal Consulting, that was Ignite Web Services for an additional \$11,480.00 later in the year. We were advised by Catalyst early on to purchase a supplier/merchandise directory from Go Go Dropship for \$3000.00 in advance of having a niche or website and specifically told not to use DOBA which we found out later has a trial offer. Go Go did not offer us a trial period just a flat purchase price. We couldn't utilize GOGO until later because most suppliers require an up and running website before they will contract with you, sometimes require hefty fees, may list your item but don't have the exact product, (ex: we wanted tents, suppliers list tents but the inventory is actually canopies, this happened on many niche items we researched). Month after month went by, we did not make a single sale and the only thing we had to show was credit card debt we can no longer pay. This is ruining our good credit standing and will be detrimental in the future.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

PLEASE ATTACH COPIES OF ANY DOCUMENTS RELATED TO YOUR COMPLAINT (i.e. contracts, warranties, bills received, cancelled checks – front and back, correspondence, etc.). DO NOT SEND ORIGINALS. Materials submitted with your complaint will NOT be returned to you.

PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

In filing this complaint, I understand that the Division of Consumer Protection is not my private attorney but represents the public in enforcing laws designed to protect the public from misleading or unlawful practices. I further understand that if I have any questions concerning my legal rights or responsibilities, the Division cannot give me legal advice and I should contact a private attorney. I hereby give my consent to the disclosure of the contents of this complaint. The above complaint is true and accurate to the best of my knowledge and belief.

SIGNATURE:

DATE: 9/9/2013

RECEIVED

MAY 14 2014

DIVISION OF  
CONSUMER PROTECTION

# State of Utah

Department of Commerce  
Division of Consumer Protection

Send to  
Utah Division of Consumer Protection  
Attention: Complaint Processor  
Heber M. Wells Building, 2<sup>nd</sup> Floor  
160 East 300 South, PO Box 146704  
Salt Lake City, UT 84114-6704  
(801) 530-6601 | (801) 530-6001 fax  
www.consumerprotection.utah.gov

## Consumer Complaint Form

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CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
[REDACTED]	[REDACTED]	Same
Street Address		
[REDACTED]		
City	State	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address		
[REDACTED]		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Catalyst Coaching	1 855 236 9165	
Street Address		
358 West Cinnamon Circle		
City	State	Zip Code
Saratoga Springs	Utah	84045
E-mail Address	Web Address (URL)	
[REDACTED]	[REDACTED]	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
12,735.36	3/23/13	Credit cards
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Internet		
Was the product or service advertised? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Internet		
How would you like to see your complaint resolved?		
Full refund		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		

## SUMMARY OF COMPLAINT

I answered an internet ad for The Coffee Shop Millionaire. The cost was \$35.00. About a week later I received a call from Jill Smith of Catalyst Coaching. She told me they have a training program that is designed to teach how to successfully sell products on eBay. She spent over an hour pre qualifying me as a potential client. After this process she arranged a phone conversation with her supervisor Mr. Cory Comstock

Mr. Comstock led me to believe that they could train me to develop a business selling on eBay and could potentially make a six figure income. He led me to the Online Business Bureau to illustrate their validity as a honest legitimate professional business. The cost was \$14,000 and I negotiated it down to \$12,735.36.

I explained that my becoming a client was financially difficult and asked if there would be any other money needed to accomplish my goals. Mr. Comstock was very clear that everything I needed was included in the initial cost and I would not have to invest further to be successful

After several training sessions with my first mentor she told me that their "Ignite" warehouse prices were not competitive enough for me to make a reasonable profit. She suggested I become a member of a company named Go Go drop ship (A drop ship warehouse directory). That cost me another \$2,500.00

The following is a summary of my efforts to resolve the issues I was having with them. The dates are approximate.

On 8/24, I complained to Jeremy Turner the Resolution Department Manager that the mentor I had was not moving things along at a reasonable pace. He arranged a new mentor. The new mentor worked with me a couple of times but for some reason unknown to me, he discontinued calling me for my training sessions after 9/27

On 9/27/13 I was contacted by Mr Mark Francis. He is an affiliate of Catalyst Coaching. He told me that my mentor referred him to me. His purpose was to convince me that if I were to be successful I needed to set up my own online web store at a cost of \$25,000. I told him I was disgusted with that I was now being told to invest another \$25,000.00 to insure a successful business I told him I was going to complain to the supervisors at Catalyst Coaching. He then told me I could do it by myself and he would work with me but it would take much longer to have the web site up and running. He promised to call me the following day to begin the process I never heard from him again.

On 9/30 I again spoke to the Resolution Department Manager Mr. Jeremy Turner. He told me he would look into it and get it straightened out. He set up an appointment to call me on 10/1 but he never contacted me. On 10/2, I called his office again and requested he return my call to get the problem resolved He never returned that call.

On 10/10 I called and asked for the owner Trevor Crystal. I spoke to him and he promised he would call me back the next day. He also never called me back. The following day I spoke to his secretary and told her to please have him return my calls. He also never returned my call.



# State of Utah

Department of Commerce  
Division of Consumer Protection

RECEIVED

AUG 18 2014

DIVISION 114

## Consumer Complaint Form

Send to  
Utah Division of Consumer Protection  
Attention: Complaint Processor  
Heber M. Wells Building, 2<sup>nd</sup> Floor  
160 East 300 South, PO Box 146704  
Salt Lake City, UT 84114-6704  
(801) 530-6601 | (801) 530-6001 fax  
[www.consumerprotection.utah.gov](http://www.consumerprotection.utah.gov)

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws; however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

### CONSUMER INFORMATION

Your Name	Home telephone number	Daytime or Work telephone
[REDACTED]	[REDACTED]	[REDACTED]
Street Address		
[REDACTED]		
City	State	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address		
[REDACTED]		

### COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Catalyst Coaching, Inc.	855-236-9165	alt (801) 369-8781
Street Address		
0421 SOUTH JORDAN GATEWAY STE 600		
City	State	Zip Code
SOUTH JORDAN	UT	84095
E-mail Address	Web Address (URL)	
	<a href="http://www.catalystcoachinginc.com">http://www.catalystcoachinginc.com</a>	

### TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
6435.36	1/5/14	credit card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc)? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> over the phone, at home		
Was the product or service advertised? If yes, give location and date.		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		
full refund of money paid		

### OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number

NO ☒ YES ☐

## SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached") Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division

On Jan 5, 2014 I was charged \$6135.36. The salesman was a telemarketer and sold me internet business coaching services. According to the contract I was to receive:

1. 10 weeks Personal Training
2. Unlimited Access to eLibrary
3. eBay Professional Research Software
4. Lister Labs eBay Software

The Catalyst Coaching telemarketing call was odd. The week before I had purchased on-line "the mobile money code" where you make money off your cell phone for \$49.00. The receipt for my purchase directed me to a website where another video reiterated the information regarding the "mobile money code". The next step was to call a 1-866 number to "setup my account". When I called the phone number the telemarketer on the other end tried to sell me coaching services to build a website. I was confused and said "I bought the mobile money code, what are you talking about". The Catalyst Coaching telemarketer said you don't want that, you want a website. I told him I absolutely do NOT want a website, as I had a horrible experience 4 years ago with a coaching company selling me services to build a website that ended up a money pit. This "bait and switch" routine irritated me. The telemarketer did not mention where he was calling from. He did not mention price yet to this point. The Catalyst Coaching telemarketer then asked me if I wanted to learn how to sell on eBay. I laughed and said "why, I have been selling on eBay for 5 years and have an eBay store, your beginner eBay coaching is not going to help me. Plus I don't have the extra time to do this". He claimed "I could work directly with his expert eBay coach, the best they have. He would help me increase my sales, I would only need to work 7-10 hours per week on it. Plus it's an educational expense that is tax deductible". I did want to increase my sales, 2013 was a poor year for sales. At this point he discussed price, trying to make it sound like he was doing me a big favor when he came up with the price. This was about 45 minutes into the call before any cost / price for the coaching services were brought up. After purchasing Catalyst Coaching's services I never got a receipt or copy of the contract and therefore never received an explanation of how to cancel their services or was informed of my cancellation rights at any point during the telemarketing call.

The telemarketers name was Branden Clark and his phone number was 385-218-4068. After purchasing the services I was then directed to work with Jeremy Turner in Customer Service whose number was 1-855-236-9165. I am providing these numbers and contacts because it appears that Catalyst Coaching has a habit of not responding to complaints through their standard phone numbers and addresses. The address and phone number given for Catalyst Coaching on my Contract is: Catalyst Coaching, P.O. Box 1093, Draper, UT 84020. Phone number 855-236-9165. Fax 855-351-6564.

I started working with my coach Marshall for our weekly sessions. We never followed or used items #2, 3, or 4 on the contract. He told me standard things like "give free shipping on everything" and "always have a 'make an offer' on all your products" and "sell higher priced items". He also advised me to open a second eBay store with higher priced drop shipped items. He also wanted me to go through all my items and rename them to give them more keywords, which would take more than 7-10 hours per week! My store has over 1200 items. I don't think this is any "special" kind of advice that only an "expert" could give. Also quite a few times the coach had to cancel our sessions because he was out of town, but would then add them onto the end of our schedule. My eBay sales year to date compared to last year have not increased as the telemarketer promised during the telemarketing call. They are about the same as last year.

I feel this whole situation was deceitful, and they made promises they did not keep. I have not been able to profit from their services as promised by the salesman. I would like a full refund of all funds paid to Catalyst Coaching.

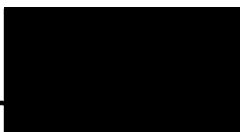
CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: \_\_\_\_\_



DATE: \_\_\_\_\_

8/12/14



# State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

JUN 16 2014

DIVISION OF  
CONSUMER PROTECTION

Send to:

Utah Division of Consumer Protection  
Attention: Complaint Processor  
Heber M. Wells Building, 2<sup>nd</sup> Floor  
160 East 300 South, PO Box 146704  
Salt Lake City, UT 84114-6704  
(801) 530-6601 | (801) 530-6001 fax  
www.consumerprotection.utah.gov

## Consumer Complaint Form

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### CONSUMER INFORMATION

Your Name

Home telephone number

Daytime or Work telephone

City

State

Zip Code

E-mail Address

### COMPLAINT AGAINST

1-877-585-9888

Name of Business Entity *AKA Success Education Online*

Daytime telephone number

Other telephone or facsimile

*Impact Knowledge Institute*

1-866-271-5222

1-435-688-1777

Street Address

*I called, they wouldn't give me the street address, only the city*

City

State

Zip Code

*St. George*

*Utah*

E-mail Address

Web Address (URL)

*http://www.impacthi.com*

### TRANSACTION INFORMATION

Amount of Transaction

Date of Transaction

Method of payment for transaction

*\$12,250.36*

*1/13/14 + 1/15/14*

*debitcard = checking acct.*

Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.

NO ☐

YES ☐

*Not sure - maybe online?*

Was the product or service advertised? If yes, give location and date

NO ☐

YES ☐

*Do not remember - think it was on internet ad.*

How would you like to see your complaint resolved?

*I would like to get my money back, since the amount I paid covered much, much more than I received.*

### OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.

NO ☐

YES ☒

*Filed dispute with my bank - 1-800-872-2657*



## SUMMARY OF COMPLAINT

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They had a coach call me, and I had to put a hold on the progress, because I was going to be moving. When he called again later, I've tried to get into this program, but my computer (a wow) was not compatible with all the things needed for doing what was required. On several occasions I asked for a refund, but was refused because it was evidently only 3 days for refunds. On several occasions, I spoke with a man named Kim and another named Andy. I got no satisfaction from them, or any hope of retrieving my money. Since I am 88 years old, I think this is very unfair, since I paid up-front (which was a mistake) and my S.S does not go very far these days. Both businesses are located in St George, Utah. I am enclosing a copy of the bank statement for the amounts & dates of payment. Everything was done by phone or on line.

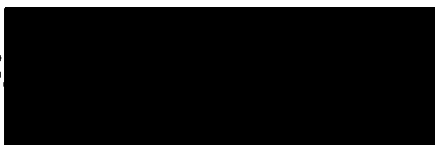
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SIGNATURE:



DATE:

06/13/14

RECEIVED

SEP 15 2014

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Attention: Complaint Processor  
Heber M. Wells Building, 2<sup>nd</sup> Floor  
900 East 300 South, PO Box 146704  
Salt Lake City, UT 84114-6704  
(801) 530-6601 | (801) 530-6001 fax  
www.consumerprotection.utah.gov



# State of Utah

## Department of Commerce

### Division of Consumer Protection

## Consumer Complaint Form

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### CONSUMER INFORMATION

Your Name \_\_\_\_\_ Home telephone number \_\_\_\_\_ Daytime or Work telephone \_\_\_\_\_

Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

E-mail Address \_\_\_\_\_

### COMPLAINT AGAINST

Name of Business Entity \_\_\_\_\_ Daytime telephone number \_\_\_\_\_ Other telephone or facsimile \_\_\_\_\_

Catalyst Coaching

877-436-5229

Street Address \_\_\_\_\_

421 South Jordan Gateway Ste 600

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

South Jordan

Utah

84095

E-mail Address \_\_\_\_\_

Web Address (URL) \_\_\_\_\_

team1@coachwebmail.com

www.catalystcoachinginc.com

### TRANSACTION INFORMATION

Amount of Transaction \_\_\_\_\_ Date of Transaction \_\_\_\_\_ Method of payment for transaction \_\_\_\_\_

\$12,000

6/24/2014

Loan/checking

Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.

NO ☐ YES ☒

Was the product or service advertised? If yes, give location and date.

NO ☒ YES ☐ No, they contacted me by telephone

How would you like to see your complaint resolved?

I would like my money back

### OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number

NO ☐ YES ☒

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The second time I was contacted by Catalyst was in early June, 2014, a money transfer was completed on June 24, 2014. I had to wait for the money to be transferred into my checking account and during that time the transfer was put through causing an overdraft on my newly opened account.

I was promised. Website package, Social media package, Logo design, Video marketing package, PPC, Search Engine Synergy marketing plan (12 months)

I was contacted because my success story was not building and I was not selling and success is what was wanted so the story could be told. Since I had not been making money with the other service, I thought, if the website was built that I would be able to learn how to fill orders and maintain the site and pay back this money. It seemed like they were offering a complete package and it should cover all that I needed to have to be successful

Once again the phone calls started coming in wanting to sell me this upgrade and that benefit so I started monitoring phone calls again as it was affecting my health from all the stress that this was causing.

The website was completed evidently on June 23, but I was not informed. I finally realized it was functional when Pay Pal sent me a notice of money received. I found the June 23 date on an order that was not completed. To date I have earned \$40 on my website. Looking back on this experience I feel that I was taken advantage of and that the services did not match what was being sold. The concern for my success should have been resolved within the original price. I have come to find out many of the services can be obtained for free on the internet. That makes them grossly overpriced. I would like a refund of \$12,000

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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**SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_



# State of Utah

Department of Commerce  
Division of Consumer Protection

Send to  
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160 East 300 South, PO Box 146704  
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CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
Street Address		
City	State	Zip Code
E-mail Address		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Catalyst Coaching, Inc	877-436-5229	
Street Address		
421 South Jordan Gateway Ste 600		
City	State	Zip Code
South Jordan	Utah	84095
E-mail Address	Web Address (URL)	
tam1@coachwebmail.com	www.catalystcoachinginc.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
12,735.36	1/3/2014	Credit Card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Over the telephone 1/3/2014 6/24/2014		
Was the product or service advertised? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Yes on line and by email they called me		
How would you like to see your complaint resolved?		
I would like my money back		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> FTC		

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My first contact with Catalyst Coaching occurred on January 3, 2014. At that time I was charged \$12,735.36. The salesman, Al Morton, was a telemarketer and sold us a business opportunity in the form of business coaching services. I was to receive: Lifetime coaching services, Live Webinars, Website builder, Ebay listing tools, Web builder software, Marketing package for website, Orientation specialist, E Library to include step by step video and tutorials.

The first order of business was to see if I qualified or met the conditions. This amounted to seeing if we had the money to invest. We were asked what our credit limits were on our credit cards calling the companies to verify these limits. It was explained in great depth that this was positive debt, debt that makes money. How \$20,000 would create a monthly payment of \$400 a month and net \$5,000 a month profit. The amount charged for the coaching was disclosed near the end of the call. I was asked if I was teachable and I told them with the right teachers I am. They assured me I would be assigned a team of coaches as well as having a weekly coaching appointment to keep me on track. I would have unlimited calling from 10 am to 10 pm EST, a live chat linked to a team of coaches would enable me to secure answers to any question. I was also given an example of how many products it would take to generate sales. Two hundred products could expect 60% conversion or equal 120 sales or 1000 products could expect a 40% conversion or 400 sales. If I was I was assured that I could make money using this system. When we hesitated in purchasing saying we needed to think about it we were told they couldn't guarantee this price if we didn't take it today. After all what was there to think about we needed to stand up and take a chance in order to make money. Since a success story brought this inquiry and they were committed to creating success stories that were imperative to my business. We were assured that the first couple months would result in a lower amount of income (\$1000 - \$2000 a month). My goal is to earn \$8000 a month and I was assured it was attainable. We were told that all the coaches had successful on line businesses and were very knowledgeable in how to make money on the internet. What I found was that often the coaches sent me on a different track. I found the chat system difficult to convey what I needed, as I am not technologically savvy, which I was assured I did not need to be. Often I could detect frustration in the coaches because my simple question took so long to answer or to get me to the right program.

I was told I had 3 days to terminate the agreement, when all I had in 3 days was a receipt and an email telling me to subscribe to Mozilla Firefox and update my adobe reader. I was then sent a video to watch and do the homework. This was a very impersonal way of teaching. I was expecting a more hands on method of teaching, as this is how I learn best. A web site is what I wanted, but when I was given the option it was highly recommended that I learn how to sell on Ebay first. This consumed a great deal of time trying to locate product to sell as well as suppliers that allowed a profit margin for me. It was recommended that I look at garage sales and in the paper for items to sell. During this time I was spending 30 to 40 hours researching to prepare for selling.

Also during this time I received telephone calls saying they were working with Catalyst Coaching and I really needed to have their product in order to be successful and to augment the training or organize the business I was building. So many calls that I started not answering my phone because everyone wanted to sell and wanted more money. When I mentioned this to my coach he said he would talk to them and have them hold the calls.

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SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_



# State of Utah

## Department of Commerce

### Division of Consumer Protection

RECEIVED  
AUG 17 2012  
DIVISION OF CONSUMER PROTECTION

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Salt Lake City, UT 84114-6704  
(801) 530-6601 | (801) 530-6001 fax  
[www.consumerprotection.utah.gov](http://www.consumerprotection.utah.gov)

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### CONSUMER INFORMATION

Your Name	Home telephone number	Daytime or Work telephone
Street Address		
City	State	Zip Code
E-mail Address		

### COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Catalyst Coaching	855-858-1077	801-858-3522
Street Address		
1111 East Draper Parkway		
City	State	Zip Code
Draper	UT	84020
E-mail Address	Web Address (URL)	
	<a href="http://www.cnssteam.com">www.cnssteam.com</a>	

### TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$12,835.36	August 08, 2012	Credit Cards
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Telephone & Emailed Contract, August 08, 2012		
Was the product or service advertised? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> I recieved email link at acoorphansfrg@gmail.com, August 8, 2012		
How would you like to see your complaint resolved?		
I would like a full refund of the \$12,835.36. And the \$97.00 I paid to gain the phone number of these "consultants" who charged me the \$12,835.36.		

### OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.

NO <input checked="" type="checkbox"/>	YES <input type="checkbox"/>
--	------------------------------

## SUMMARY OF COMPLAINT

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On August 8, 2012, I received an email that contained a link to an article about a woman in my area who was making over \$6000 per month by working online using the Online Wealth Formula. The article was made to look like it was on the CNBC website, but it turned out to be a fake article. But at the time that I read it, I didn't know that. Impressed with the idea of being able to make so much money from home in only a couple of hours per day (as described in the article), I clicked on the link to the Online Wealth Formula. After reading through the information provided, which explained that I could get paid to post links for companies on the internet at a rate of 4 minutes per link and \$15 per link (that is \$225/hour), I decided to sign up for the online certification program that was supposed to teach me how to post links. It cost me \$97 to sign up, which I paid for with my debit card.

After finally being allowed access to that site <https://onwealthformula.com>, the first step to start the program was to call your specialized professional start-up consultant to learn how to do it. The phone number was 1-866-876-8366. When I called this number the person who answered said his name was Sean Jarvis and that he was going to help me. He said that what I paid for was like an online book that I could read and learn but I would not receive one-on-one help. But that if I would answer a few (which turned out to be a lot) of questions, I might qualify for a special coaching program where they would work with me one-on-one to coach me to be successful. He said that they would build me into a success story so they could use my testimonial. He implied that the testimonial I could give for the company would be the exchange for the services and help to get me started on the path to success. He asked about my debt. Did I own a home, how much did I owe, did I have credit cards, how much did I owe on them and what was my maximum credit allowed on them. He said that these questions were for building a profile like a before and after for when I did my testimonial. He was careful to say that he did not want birthdays or social security numbers. I believe now that he only said that so I would feel more comfortable giving him other information. After he asked all these questions he said that they had 2000-3000 people per week sign up for this but only 1% or less qualify or get accepted into the one-on-one coaching program because they did not have enough openings for everyone. The whole time I was thinking that the \$97 I had already spent was all I would be spending. He then told me that to get into the program they would have to talk to my husband to make sure that he was supportive of my choice to try the program.

So at 7:30pm that night I got a call back from Sean Jarvis so that he could talk to my husband and I together. He asked every question I had already been asked, but got into more detail, like "If you stay at the same pay you make now, will you be able to pay for your kids college, is that important to you? Will you be able to save the \$1.5 million that financial advisors say you need for retirement?" Stuff that made it seem very important that we look to making more money on the long term instead of the short term. So then he says "What if we could teach you how to work smart instead of working hard? What if we could teach you how to make money off of the banks money?" And the conversation started to lean in the direction of "it takes money to make money". So I kept asking how much money are we talking about? And he never would say. He finally transferred me to his "director", Shawn Arnovic. Who is the one who explained to me that a payment from me would be required in order to go forward with the program and receive the coaching and the "Ebay Software" that would give me everything I needed to be successful. He told me to go to my search engine and type in "online business bureau". He used this website to convince me that his business was legitimate and had no customer complaints. The more I put in, he told me, the more I would get out. There were three options to be had 1) Conservative = \$7,835.36, 2) Moderate = \$9,435.36, and 3) Aggressive = \$12,835.36. I chose the "aggressive" option. After convincing me that I would make more money each month than the payment on my credit card would ever be, he had me give him my credit card information. Then he had me talk to his "secretary" and she had me repeat all my credit card information and she emailed me a contract that I electronically signed. After I signed it, it was finally done after 3 hours on the phone and 3 different people talking to me and to my husband. I was told that I would receive a call for my first consult between 12-3pm the next day, August 9, 2012. I did receive that call and told the woman that called that I had changed my mind about getting the service because it was just too much money to risk without a 100% guarantee. She didn't tell me her name, but she did say she would inform Shawn of my decision and someone from marketing would call me back. I don't know if she meant Shawn Arnovic or Sean Jarvis. Now it is 10:15pm on August 9, 2012, and no one has called yet.

I have taken some steps to try and get my money back. I have called all of the phone numbers that I have for them and received no response back. (801-858-3506, 801-858-3522, 855-858-1077, 866-876-8366)  
(SEE ATTACHED)

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: \_\_\_\_\_

DATE: 8/9/12

RECEIVED



# State of Utah

JUN 23 2014

Department of Commerce  
Division of Consumer Protection

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CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
		same
Street Address		
City	State	Zip Code
E-mail Address		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Impact Knowledge Institute	866 272 5222	
Street Address		
1207 north 1100 west		
City	State	Zip Code
St. George	Utah	84057
E-mail Address	Web Address (URL)	
ipactki.com	www.impactknowledgeinstitute.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$5250.00	07/02/2013	credit card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc)? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/>		
Was the product or service advertised? If yes, give location and date		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		
This company started the fraud. I spoke with Tom Carson (he has several alias names, all a variation of his name). He said I would get a personal coach (later I found out I only got 12 half hour sessions), a ready coach at my disposal and an extensive library. I paid \$5250 for this. The coaching was difficult. The sessions were rarely teaching me anything. Instead they had a library with lessons on tutorials. He encour		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/>		



## SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

This company started my nightmare. Proposing other companies to use because I was trying to make some money on the internet. I spoke with a man who has many aliases. He identified himself as Tom Carson. He urged me to start a website. Register it in Delaware to avoid needing a foreign tax number. He also recommended a company to build my website. After those suggestions to help me to be a success. I never spoke with him again. After that I would get suggestions from the "teachers". I would get a company to build my website because it was too difficult to do it yourself.

I know now how naive I was and am completely embarrassed because I never researched the companies I had employed. Now I am researching everything on those people and the business they work for. I will never again trust anything from the net. Your state is getting a reputation as the state is number two state with the most scamming businesses.

I thought that I was headed in the right direction. I had hired so many companies who made empty promises. As I am now, I have an internet business that has had no sales. I have discovered what Google looks for to "rank". My website did not have good content. I did not know about Meta tags or keywords power.

After I finished, I was panicked. The only thing I learned during this class was how to use eBay. I complained to the company about my education to one of the teachers and she hung up on me. She then sent me an email telling me my last lesson, she wasn't going to talk to me personally, she directed me to the library for my last session. I was so upset with the company. I started to research the people I spoke with. I was such a fool. The leader of the company moved to another area and changed his name. He had many aliases. He had moved so many times.

How are they able to establish a business in Utah. Don't you need a license to start a business? I can't believe they can setup and move from town to town or state to state. I've seen so many complaints recently as I've investigated these companies. How do they get away with that? I invested money to learn about business on the net. It is money that was wasted. I have so much invested in this ring of deception. It is basically existing in your state. They recommended each other and are well aware of what to say to make you think that you absolutely need their services. They want beginners, we are much easier to scam because we don't know how to proceed.

Utah is the scam state in the United States. It is fraud. I know they are going to tell you that I didn't work hard. That is totally false. I have spent so much money my financial scenario has really taken a hit. Being the age that I am makes it nearly impossible to find a good job. I feel so swindled out of my limited personal savings and incredibly embarrassed about falling for their empty promises. I hope you can put them out of business. I would be happy to tell anyone about my experience with these crooks. I want no one else to fall prey to these companies. I hope that you can help me recuperate some of my investment, put these crooks behind bars and close their fraudulent companies.

Thank you,

CONTINUE ON A SEPARATE PAGE IF NECESSARY

PLEASE ATTACH COPIES OF ANY DOCUMENTS RELATED TO YOUR COMPLAINT (i.e. contracts, warranties, bills received, cancelled checks – front and back, correspondence, etc.). DO NOT SEND ORIGINALS. Materials submitted with your complaint will NOT be returned to you.

PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

In filing this complaint, I understand that the Division of Consumer Protection is not my private attorney, but represents the public in enforcing laws designed to protect the public from misleading or unlawful practices. I further understand that if I have any questions concerning my legal rights or responsibilities, the Division cannot give me legal advice and I should contact a private attorney. I hereby give my consent to the disclosure of the contents of this complaint. The above complaint is true and accurate to the best of my knowledge and belief.

**SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_



# State of Utah

## Department of Commerce

### Division of Consumer Protection

Send to:  
 Utah Division of Consumer Protection  
 Attention: Complaint Processor  
 Heber M. Wells Building, 2<sup>nd</sup> Floor  
 160 East 300 South, PO Box 146704  
 Salt Lake City, UT 84114-6704  
 (801) 530-6601 | (801) 530-6001 fax  
[www.consumerprotection.utah.gov](http://www.consumerprotection.utah.gov)

## Consumer Complaint Form

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws; however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
Street Address		
City	State	Zip Code
E-mail Address		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Catalyst Coaching Inc	1-800-839-6630	
Street Address		
358 W. Cinnamon Circle and/or 1192 E. Draper parkway S457, Draper, Utah 84020		
City	State	Zip Code
Saratoga Springs	Utah	84045
E-mail Address	Web Address (URL)	
registration@catalystcoachingsystem.com	Cataystcoachingsystem.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$14735.36	3/11/2013	Credit Card(s)
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> 3/11/2013 at our home via phone		
Was the product or service advertised? If yes, give location and date.		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		
We would like our money refunded		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> better business bureau		

## SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

On 3-11-2013 [REDACTED] and I received a phone call from a Corey Comstock, apparently this call was prompted by [REDACTED] wanting to earn some money working online placing Ads, so she joined paidtoplace.com. So during this call Mr. Comstock promised us we would be placing Ads on Ebay by starting our own e-commerce business, in which they would provide all the appropriate training, setting up websites, business matters, taxes, etc. or at least putting us in contact with such companies all for \$14735 and some change. We figured it takes some money to make money and thought "Ok we'll stick our necks out a little" So this Comstock guy who is with Catalyst Coaching, sets us up with Focus learning center (Focuslc.com) which does the actual coaching. Lody as spent a total of 3 hours of actual coaching to date all of which can be easily done on your own, on the the Ebay website. We also got a call from ameritax which sets up the LLC and taxes for you. They wanted almost \$4000.00, we agreed and then immediately canceled. This got me thinking,

Comstock asked us what our Credit limits were before quoting us a price, (foolish on our part) but it tells us that they base there fees on those numbers leaving just enough for more fees down the road until they tap people out. All these so called companies and (websites) are listed in St George, Utah except Focuslc which is apparently in Beaverton Oregon, and Catalyst which appears to be in Saratoga Springs, Utah. Further researched as revealed that these companies have many complaints against them some many and recent, based on these and our own experience thus far, we feel that they have misrepresented themselves and will not live up to their part of the contract. We requested a refund of our money with Jeremy Turner at Catalyst Coaching and for approx 2 weeks kept dodging my phone calls, making appointments to talk to us about our request and then breaking them claiming there were on a different day. We finally spoke with him on 4-17-13 in which he told us they would not refund our money claiming they have given us software license privileges however we do not have access to those suites on the Focuslc website and have never used them. And there is no documentation concerning the legalities of the use of that software to be found. As far as we are concerned they do not exist, they are unusable radio buttons on a website, therefore they are not of any value and we should not have to pay for them. I offered Jeremy money for their trouble, but he didn't want to listen to anything i had to say, and denied my concerns. Again I do not believe based on their business practices, history and current complaints feel that they will follow through with their promises. In addition to my fears, my wife is currently having some medical issues, that really prevent her from continuing with this program, some of these issues started during the time of us signing up with these guys, and have continued since. Jeremy Turner and Comstock are claiming that these issues were pre-known, even if that were true it doesn't change the fact that effects of these issues are continuing. we didn't know they were going to have a profound effect on [REDACTED] ability to proceed in a effective manner with this program. We appreciate your help with this matter, I doubt if we will get any money back, but at least I can try to shed some light on predators to help protect others. Almost forgot; Catalyst Coaching also referred us to a company that was going to build us a website, something that the catalyst program was already going to do for us!, and charged my credit card without a signed contract, they have since refunded those funds

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE [REDACTED]

DATE: 4-19-13  
04/19/13