



STATE OF NEW YORK
OFFICE OF THE ATTORNEY GENERAL

RECEIVED

APR 29 2013

DIVISION OF
CONSUMER PROTECTION

ERIC T. SCHNEIDERMAN
Attorney General

REGIONAL OFFICE DIVISION
BUFFALO REGIONAL OFFICE

April 25, 2013



Our File Number: 2013 -**1112015**
Company: Big Sky Ecomm

Dear 

On behalf of Attorney General Eric T. Schneiderman, I am writing to notify you that we have received your correspondence.

We appreciate your alerting us to this matter. We believe the organization shown below may be able to assist you and we are forwarding your correspondence there.

If you do not receive a response in the near future, please follow up directly with that organization. I suggest you attach a copy of this letter or, if appropriate, mention that you are adding new information.

Thank you for writing to our office. We will keep your correspondence on file for future reference.

Very truly yours,

Kenneth Holmes

Kenneth Holmes
Consumer Aid
Bureau of Consumer Frauds
And Protection

cc: Office of the Attorney General
Consumer Protection Division
160 East 300 South Box 146704
Salt Lake City, UT 84114-6704



ATTORNEY GENERAL ERIC T. SCHNEIDERMAN
STATE OF NEW YORK
OFFICE OF THE ATTORNEY GENERAL
BUREAU OF CONSUMER FRAUDS AND PROTECTION
350 Main Street - Main Place Tower, Suite 300A
Buffalo, NY 14202-0341
Tel (716) 853-8404 Fax (716) 853-8414

COMPLAINT FORM

Consumer Hotline For Hearing Impaired
1 (800) 771-7755 TDD 1 (800) 788-9898
<http://www.ag.ny.gov>

- 1 PLEASE BE SURE TO COMPLAIN TO THE COMPANY OR INDIVIDUAL BEFORE FILING.
- 2 PLEASE TYPE OR PRINT CLEARLY IN DARK INK.
- 3 YOU MUST COMPLETE THE ENTIRE FORM. INCOMPLETE OR UNCLEAR FORMS WILL BE RETURNED TO YOU.
- 4 MAKE SURE YOU ENCLOSE COPIES OF IMPORTANT PAPERS CONCERNING YOUR TRANSACTION.

CONSUMER

YOUR NAME		HOME TELEPHONE NUMBER	
[REDACTED]		[REDACTED]	
STREET ADDRESS		BUSINESS TELEPHONE NUMBER	
[REDACTED]		[REDACTED]	
COUNTY		STATE	ZIP
[REDACTED]		[REDACTED]	[REDACTED]

COMPLAINT

NAME OF SELLER OR PROVIDER OF SERVICES		NAME OF OTHER SELLER OR PROVIDER OF SERVICES			
Big Sky Zillow		Dana Financial Services			
STREET ADDRESS		STREET ADDRESS			
1258 Main St, Suite 338		172 East 140th Street			
CITY/TOWN	STATE	ZIP	CITY/TOWN	STATE	ZIP
American Fork Utah	Utah	84003	Draper	Utah	84020
TELEPHONE NUMBER		TELEPHONE NUMBER			
[REDACTED]		766-525-3707			
DATE OF TRANSACTION	COST OF PRODUCT OR SERVICE	HOW PAID (Check those which apply)			
3/13/13	\$ 5,195.00	<input checked="" type="checkbox"/> Cash <input type="checkbox"/> Check <input type="checkbox"/> Credit Card <input type="checkbox"/> Other			
DID YOU SIGN A CONTRACT?	WHERE DID YOU SIGN THE CONTRACT?		DATE SIGNED		
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	online		3/21/13		
WAS PRODUCT OR SERVICE ADVERTISED?	WHERE WAS IT ADVERTISED?		DATE ADVERTISED		
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	online		3/11/13		
TYPE OF COMPLAINT (e.g. car, mail order, etc. Use the reverse side of this form to provide details)					
Fraudulent business practices					
DATE YOU COMPLAINED TO THE COMPANY OR INDIVIDUAL		PERSON CONTACTED	JOB TITLE		
4/10/13 <input checked="" type="checkbox"/> By Mail <input type="checkbox"/> By Telephone <input type="checkbox"/> In Person		Brandon Simpson	Check		
NATURE OF RESPONSE		DATE OF RESPONSE			
Contacted by customer 1-800-771-7755 Dept.		4/15/13			
AS MATTER BEEN SUBMITTED TO ANOTHER AGENCY OR ATTORNEY? (If "Yes," give name and address)					
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
COURT ACTION PENDING? (Please describe as necessary)					
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					

ADDITIONAL INFORMATION

MANUFACTURER OF PRODUCT	PRODUCT MODEL OR SERIAL NUMBER
DRESS	WARRANTY EXPIRATION DATE
BUSINESS ARRANGE FINANCING? (If "Yes," give name and address of bank or finance company)	
<input type="checkbox"/> Yes <input type="checkbox"/> No	

PLEASE DESCRIBE COMPLAINT ON REVERSE SIDE

Complaint Brief


April 21, 2013

On March 14, 2013, I subscribed to Profit Web Systems in order to learn how to start posting links for companies online. These links are advertisements for other companies. There was a 2 month 100% money back guarantee if I was not satisfied. When I received my login information on April 18, I logged in to get started (copy included in attached paperwork). The first page that comes up when you log in states "Stop! Do This Now!" to call a specialist to help get started (copy included in attached paperwork). I had questions so I called to get some help. This actually brought me to a second company called Big Sky Ecomm.

Big Sky Ecomm never stated that they were a separate entity from Profit Web Systems. They ended up convincing me that I needed to start a business to do this right and that I would make a lot of money in doing so. They got me to invest \$5195.00. As the weeks went on I realized that I wasn't learning anything about posting links. When I asked about posting links they told me that was something else they could teach me how to do (for more money obviously). That's when it all started to click in. I was never supposed to start a business. When you post links, the company that you are posting the link for is supposed to pay you directly. When I asked about this and asked for a refund that's when Big Sky Ecomm told that I was in a separate program and that the original 2 months guarantee was void. When I called to speak to the specialist on that first day, that's when I enrolled into a separate program. I had a 3 day window to cancel and that had already past. I told them that I thought this was a scam because I was never told that this was a separate program and that I was going to file a report with the NYS Police Department. They said it wouldn't do anything because they were a real business it was stated in the agreement. The agreement (copy included in attached paperwork) doesn't even have the business's name on it. How would I know if it was a real contract when I don't even know what company the agreement was for? This proceeded into an argument that I didn't want to get too involved in so I restated that I was filing the report and hung up.

In the meantime, during the 3 weeks of this that I was involved with Big Sky Ecomm I was receiving calls almost on a daily bases from Daues Financial Systems. Each call was a different person. This only added to all of the confusion of the other company. They told me that they were working with Big Sky Ecomm and that in order to run a successful and legal business I needed to invest in their services. So, thinking the whole time that I wanted to do this right and be legal about everything, I ended up spending over \$9000 on services to help my business (contract copies included in attached paperwork). Come to find out later on, as I was talking to more and more people about this adventure, I didn't need any of it and I could set up my business for almost free (\$30-\$40 for the EIN tax number). When I made the complaint they refunded all of my money.

All of this was paid with my debit checking card. I have since canceled this card and created a new account. I have also filled out a dispute form for all of these transactions with my bank (First Niagara in Wilson, NY). I am still looking for a refund of the \$5195 from Big Sky Ecomm. I have also included copies of my cancelation email sent to both Big Sky Ecomm and Daues Financial Systems and my Transaction Dispute Form.





State of Utah

Department of Commerce

Division of Consumer Protection

and to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M Wells Building, 2nd Floor
160 East 300 South, SM 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 _____

ECOMMERCE

208-278-2234

Street Address _____

1167 IRON EAGLE DRIVE

City _____

State _____

Zip Code _____

EAGLE

ID

83616

E-mail Address _____

Web Address (URL) _____

TRANSACTION INFORMATION

Amount of Transaction _____

Date of Transaction _____

Method of payment for transaction _____

\$5000

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 ☐

How would you like to see your complaint resolved?

Want 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 ☐

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.

As a result of the economy that hit, I lost my business and as a result of that, I went out looking for other means to stay afloat and to provide for my family. Then I came across a company called FAST CASH COMMISSION. At first I was skeptical but as time went on, I was assured that it is a lucrative business that could earn me at least a \$1000.00 a month provided I put in the hard work and time.

At this time, my confidence grew and I invested \$5000.00 into the business. The first installment was on my amex card for \$691.00 and the rest spread out on monthly payments of \$125.00 and \$134.00 each. Then a website was created for me and I put in the hard work and time that was asked of me and to this date, I have not earned a penny.

I became frustrated with them since no money came in for three months now and I called my cc company to file a complaint and the \$691.00 was taken off at this time but I still kept making payments the original company. Because I could not make money, I decided to shut down the business by calling the IRS and cancelling my EIN#. After expressing my disappointment with the company, a gentleman by the name Scott called back and said he could retrieve the # back from IRS and that we could resume business there after. But when I asked him of the promise they made to me, he could not backup that promise and insisted on assigning another gentleman called Gaylon to work with me to no avail. It's been approximately five to six months now that I have not made any money and I am out of \$5000.00 and looking for a job.

Yes, I did sign the papers and that was because someone there had raised my expectation to believing that I could become successful by working hard contrary to me being skeptical from the start. I am in a precarious situation now where my \$5000.00 could come in handy to alleviate the pain I and my family are going through now.

Is there any thing this department of Consumer Protection could do to help?

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: 11/01/12



State of Utah

Department of Commerce

Division of Consumer Protection

Consumer Complaint Form

RECEIVED

JUN 01 2015

DIVISION OF CONSUMER PROTECTION

Send to:

Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, SM Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
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

Street Address

City

State

Zip Code

E-mail Address

Web Address (URL)

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 ☐ YES ☒

OVER TELEPHONE

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

NO ☒ YES ☐

How would you like to see your complaint resolved?

BY RECEIVING A REFUND OF \$8195.00 WHICH IS WHAT THEY STILL RETAIN AFTER GIVING ME BACK \$2500 SEVERAL MONTHS AGO. THIS AMOUNT WAS GIVEN BACK BECAUSE I COMPLAINED THAT THE SALES PERSON WAS UNTRUTHFUL WHEN HE SAID I WOULD BE MAKING MONEY IN 3 OR 4 WEEKS AND WOULD BE ABLE TO START PAYING MY CREDIT CARDS. THEY AGREED THEN TO GIVE THIS AMOUNT TO SATISFY MY CREDITORS.

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 A.C. LISA MADIGAN

SUM
In the sp
including
Please li

blem,
n.

On July 24, 2014 I received a call from a person named Jason Miller from Ecommerce consulting and he told me that I could make 3 to 4 K a month if I bought his program for \$10,695. He convinced me that I could put this on my credit cards and in 3 or 4 weeks would start making enough money selling merchandise on Ebay. He also told me that I had 3 days according to law to change my mind. Oddly enough the next day I began to have bad feelings and by Saturday was convinced that I should cancel the deal. I bought it on Thursday and he told me that they were not open on the weekend so I thought that since the third day was on the weekend that I would be within the three days by calling on Monday the 28th. In cabcek, I called Jason Miller and told him that I wanted to cancel. He told me that I could not do that and again got me to accept \$800.00 to pay the credit card interest for a couple of months and by then I would be making enough to pay on a regular basis. Sadly I let him talk me into it, but it did not take too long before I was slowly becoming aware that I was scammed. I was told that if I worked 10 to 15 hours a week that I was sure to make money. In fact they recorded me agreeing to the deal and at one point the lady said that there were no guarantees that I would make money and insisted on saying that you do guarantee that if I work 10 to 15 hours a week that I would make money. She asked several times and each time I answered the same way. Then the coaching began. I realized that this program was not what they represented on the phone. I was told that I would be able to get dropshippers that would sell me products at a low rate so I could sell them on Ebay and make the difference between the cost and the sale price. After countless hours trying to find just one dropshipper to do business with I came up empty. After a couple of months of work I needed money to start paying my credit cards because I did not make a dime except for items I sold of my own so I could build up my rating with Ebay which is all part of their program. Frank Flores called me and agreed that I should be given back \$2500.00 because they were not living up to their promises. About two months ago I told my coach that if there are dropshippers to be had find me just one and I would work hard. To no avail. If it is so easy why not get me one. Just recently on May 18 Frank Flores called me and asked me what I wanted and told him that program does not work and I wanted my money back. He told me that he would call me on Wednesday the 20th but once again I was told a falsehood. However on Tuesday May 18 I received an email from a Alyssa Bloom that had attached the contract that they say that I signed on line. I replied by thanking her because this contract makes my case even stronger. I told her that if this had been sent to me on the 24th of July last, that I would not be looking for anything. This was never responded to. You see the contract reads that all I had to do was fax in my right to renege, then my contract was over. The fact that they did not respond, is to me a clear indication that they agree that no contract was sent to me. This then becomes a one sided contract which is not a fair one. This borders on fraud,

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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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 understand that this complaint and any materials I provide to the Division that are records under the Utah Government Records Access and Management Act are governed by the Act. I hereby give my consent to the disclosure of the complaint and materials for purposes related to an investigation by the Division. The above complaint is true and accurate to the best of my knowledge and belief.

I certify that I am [REDACTED] and that my authorized representative is filing the complaint on my behalf.

SIGNATURE:

DATE:

5-24-2015

RECEIVED



State of Utah

Department of Commerce
Division of Consumer Protection

JUN 28 2013

DIVISION OF

CONSUMER PROTECTION

Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M Wells Building, 2nd Floor
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Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
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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 _____

My Mentor / eVertex Solutions

866-496-1166

866-850-4871

Street Address _____

770 E Main Street STE 155

City _____

State _____

Zip Code _____

Lehi

Utah

84043

E-mail Address _____

Web Address (URL) _____

ecommercesupportonline.com

http://www.ecommercesupportonline.com

TRANSACTION INFORMATION

Amount of Transaction _____ Date of Transaction _____ Method of payment for transaction _____

\$3700.00

09/12/2012

Partial to Credit Card, Remainder was financed

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 ☒

Written Agreement over the Internet, 09/12/2012

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

NO ☐

YES ☐

Not sure, I was contacted via telephone call

How would you like to see your complaint resolved?

I am requesting a full refund and a cancellation of my finance contract with Duvera.

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 ☐

Will be submitting this complaint to the Attorney General's Office in ND, the BBB, FTC and 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.

This all started when I signed up for Profit Masters Academy on 8/31/2012 for \$97. After I made that purchase I received a phone call from Ecommerce Support. I have a contract with them and it says they are an Idaho company but my credit card bill says the merchant account is 8668504871MYMENTOR. I looked up the phone number (866-850-4871) and the BBB says this number belongs to eVertex Solutions, a Utah company. I also looked up the name "MYMENTOR" and found out it was also a Utah company. Also, the only people I ever talked to after the sales call were coaches from The Coaching Department, another Utah company. So I am writing this letter to the Utah Division of Consumer Protection because that is where my money went.

I was supposed to receive 6 weeks proactive coaching, 6 months total coaching and a web builder. I had to pay \$899 as a down payment and then the remaining \$2801 was financed for a term of 24 months, through a company called Duvera. I have to pay 139.84 a month for the finance charges. My first week with the Coaching Department I had a conference call explaining to me what the program involved and the things I would be doing in order to start making money. I was told that the money I spent was tax deductible. Apparently, the money is only tax deductible if I am making money. I have not made any sales to date with the Apply Builder they provided me.

During the second week I had to make purchases on eBay in order to get my rating up to a 10. This ended up to be a two-week assignment as I was told that all I needed to do was make a small purchase for \$1.00 and then check my rating. I couldn't find anything to purchase for \$1.00, but I made a purchase and found out my rating was only one. My coach, TJ, said that I would have to make a total of ten purchases in order to get to a 10. I didn't know why I was doing this. I never signed up for anything having to do with eBay. I wasn't making money, I was getting forced into spending more.

In the third week I was instructed to sell an item from my home on eBay. I was really starting to get frustrated with all the eBay business because this is NOT what I signed up for. I had to set up the item but couldn't submit it until the next week, so TJ could review the item and make sure everything was correct, which apparently took a week to accomplish. After that week he told me I had to add a description and a picture of the item, so that took another week to get that done. I told TJ that I didn't like doing the eBay stuff and I wanted to move onto the website, what I thought I had purchased.

It wasn't until the sixth week that we started with the dropshipping website. Before this, on Oct. 3rd, I was contacted by Supplier Source and they sold me services that included them finding me a dropshipper. They charged me \$3000 for this service and I was told this was tax deductible. It seems like they had it planned out to charge me dropshipping before we would move on to the website. The name on my credit card bill said Ebusiness though. I don't know what is with these people and using different names to bill me for services instead of the name of their companies.

My first assignment was to start thinking about what I wanted on my website and to watch the Access to dropshipping webinar. He said we needed to get my website set up so that I could start getting some money coming in. I was told back on Sept. 12th, 2012 that TJ set up my applybuilder login. It was after I logged in to that site that I got the website ccartwright.applybuilder.com. I started getting charged for the website on Oct. 13th 2012. Apparently TJ was unaware or didn't remember that I had this website, so his staff developed another website, which is beautifulduvetsandbedding.com. Eventually I realized that I had two websites and I stopped paying for the first one. On November 21st I sent TJ an email telling him what my domain name was. It took until January of 2013 before my website was finally up and running.

I had my daughter check out my website and she discovered a few things wrong with it. There was no contact information, no phone number, some of the pictures of products were very small, my email relay link did not function. As of this date, the only thing happening is me deleting products that are close to becoming out of stock and replacing products with those I've had to delete.

My coaching sessions never really amounted to much. TJ would mostly give me homework to do and names of webinars to watch. The webinars were always blurry recordings and hard to understand. When I would ask TJ questions about the videos he would just kind of skip over my question and tell me to watch more videos. I don't understand how watching confusing videos is going to answer my questions about confusing videos. The coaching sessions would only last about 10 to 15 minutes, and like I said before, the first five weeks that I paid for were about eBay, which I didn't want to be doing anyway. What a waste of money. I still have to pay for the financed charges to this day. It certainly is starting to feel like all these companies are in cahoots. All the companies I have done business with have really bad ratings with the BBB. I am requesting a full refund and a cancellation of my finance contract with Duvera. Please help!

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE

DATE: 6/28/13

P 1

Card #

Case# WJ53243 Amount disputed: \$4985.00 **Small Business Success**

I am writing to dispute charges for which I didn't receive the services, I don't need the services, and I was misled into getting the products because of promises the company made that weren't true. If I had used the services, I would be responsible for payment, but the companies got my money up front, I cancelled the products and services, and they won't refund my money.

August 2012 I got involved with The Coaching Department who charged me \$10,000 for an internet business. I was told I'd make money after 3 months working several hours a day. I got involved because I got a spam e-mail from my daughter-in-law about the business; I didn't know she didn't send it until it was too late. A week later, My Supplier Source called me about something called My Supplier Source that I needed because it was a necessary component of the coaching department. I am writing this letter to dispute charges that were subsequently charged on my AmEx card.

In the beginning when I first spoke with the company, Greg Lawrence and Brandon Smith told me not to worry about charging the credit card because I would get a corporate credit card and the money would be out of my personal account and in the business account, and furthermore, all expenses were tax deductible. August, September, and October went by and I got physically and mentally sicker and sicker over what I had done. I wasn't making any money even though I was working the program as instructed.

Then I found on the internet the name of Ken Sonnenberg, president of the company, who was listed as running a scam. According to the FCC, the company has been sanctioned, shut down, and reopened under new names.

On October 10, 2012, Chris Chambers called me from **Small Business Success** and said, heh, remember that corporate credit card you were going to get? Well I'm

your guy to do that for you and it will only cost you \$5,000. You will also get someone to do news releases about your website. Guess what? They talked me into paying \$5,000 for Small Business Success and I did it because by this time I was a mental and physical wreck and was grasping for straws.

So the straw that broke the camel's back was when I found out that Small Business Success was going to help me develop my own credit history by telling me to buy stuff like paper from companies and paying for them in 30, days, 60, 90, etc. It was at this point that I finally realized I was involved in something really bad. They won't refund my money even though I didn't use the product. These businesses talk people into needing what they sell, and then when the customer wants out, the company in question says sorry, they can't do that. Yes, I have asked for a refund and I have not used the services. \$5,000 for some press releases and building credit history. How dumb of me. I

[REDACTED]
Card# [REDACTED]

Case # WJ85984 amount disputed: \$1515.69 Corporate Tax Network (two separate charges of \$748.50 each)

This is another company that contacted me through the coaching department and is referred to on the internet as "the tax club." They made the business tax situation sound so complicated that I needed them to navigate for me. I questioned doing taxes long distance and they told me to put my receipts in a shoe box and mail them. They won't refund my money even though I cancelled. It took me several weeks to figure out what they were about, but their contract only gives a person 3 days to cancel

I am so distraught over what I have done to myself. These companies are not very moral, they don't care about the consumer, and they are driven by getting clients into an initial business based on lies and promises that don't materialize, and when the consumer is hooked, the company starts selling other products to the consumer.

I have used my savings, borrowed from my credit union, and charged on credit cards. I have a master's degree and have worked my whole life. I have built a house and survived as a single person for the last 25 years of my life. I am so ashamed of getting involved with these companies and getting in deeper and deeper. I believe I have been a good card holder in the past and I am begging you to remove all of these charges. These companies have ruined my life and my health and I know I am responsible for my actions. I was gullible getting involved, but I still hope you can help me get rid of these charges. I wish I could do something to prevent other people from getting involved with these companies.



State of Utah
Department of Commerce
Division of Consumer Protection

Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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 _____
ecommerce consulting LLC *(885) 282-6806*
Street Address _____
603 E 11400 S #201
City _____ State _____ Zip Code _____
Sandy *UT* *84070*
E-mail Address _____ Web Address (URL) _____
N/A *N/A*

TRANSACTION INFORMATION

Amount of Transaction _____ Date of Transaction _____ Method of payment for transaction _____
\$8,595.00 *10/25/13* *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 ☐ YES ☒

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

NO ☒ YES ☐

How would you like to see your complaint resolved?

Full and complete refund of \$8,595.00

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.

I called to CANCEL my ENROLLMENT due to my INCREASING POOR HEALTH. I AM HAVING RENAL FAILURE, due to COMPLICATIONS FROM HAVING UNCONTROLLABLE DIABETES, I MAY BE NEEDING DIALYSIS TREATMENTS IN THE NEAR FUTURE.

E-COMMERCE WAS TOTALLY UNSYMPATHIC AND WOULD NOT RELEASE ME. I DO NOT HAVE THE ENERGY to TRY to START UP A BUSINESS.

WITHIN 2 WEEKS OF ENROLLING, I RECEIVED A PHONE CALL FROM THEIR LEGAL DEPT ASKING FOR AN ADDITIONAL \$2,290 FOR LEGAL SERVICES TO CREATE A BUSINESS NAME AND 2 YEARS OF TAX SERVICE. THIS CAME IN MID NOVEMBER AND I HAD NOT EVEN HAD ANY INCOME YET. I THEN RECEIVED ANOTHER CALL FROM A COMPANY CALLED GOGO PROPSHIP ADVISING ME I NEEDED TO BUY A LIST OF SUPPLIES RANGING FROM 1,000 TO \$5,000. HE CLAIMED TO BE AN ASSOCIATE OF E-COMMERCE. THESE TWO COMPANIES WAS NOT DISCLOSED TO ME AT THE BEGINNING, WHICH WAS DECEITFUL.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE



DATE: January 28, 2014

RECEIVED



State of Utah

Department of Commerce

Division of Consumer Protection

FEB 24 2014

DIVISION OF

UNIVERSITY PROTECTION

Send to

Utah Division of Consumer Protection

014
Attention: Complaint Processor

Heber M Wells Building, 2nd Floor

160 East 300 South P.O. Box 14

SECTION City UT 84-11-6794

PO 530-6001; 1-800-530-6001 fax

00472 037 Superintention : tak dov

Consumer Complaint Form

1. The Commission shall be composed of 12 members, 6 of whom shall be appointed by the Council and 6 by the Parliament. The Commission shall be assisted by a Secretary-General.

CONSUMER INFORMATION			
[Redacted]		[Redacted]	
[Redacted]			
[Redacted]		[Redacted]	
[Redacted]		[Redacted]	
[Redacted]		[Redacted]	
[Redacted]		[Redacted]	
COMPLAINT AGAINST			
Name of Business Entity		Fax telephone number	
ebusiness solutions The Coaching Dept.		866-229-7124	
Street Address		Other telephone or facsimile	
1491 W 500 N.		Fax 866-935-2044	
City		State	
Lindon		Utah	
E-mail Address		Zip Code	
support@coachmail.com		84642	
Web Address (URL)			
www.ebsmentor.com			
TRANSACTION INFORMATION			
Amount of Transaction		Date of Transaction	
\$25,500		11/19/13 & 12/13/13	
Did you enter into a contract with the supplier including verbal or written over the telephone, etc?		Method of Payment	
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> My home via telephone & through email		Credit cards	
Was the product or service advertised? If yes, on what date and date			
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Top rated home business via Google			
How would you like to see your complaint resolved?			
a full refund of my money			
OTHER INFORMATION			
Has this matter been submitted to another government agency, an arbitrator's office, or to a court of law? If yes, give name, address and telephone number. If court action has been filed, please state court address and case number.			
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Better Business Bureau Complaint last filed			

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 entered into an agreement with this company both written and verbally over the phone. You can see what they offered. While not guaranteeing income they never said they may suspend operations at any time. Also they did guarantee I would be housed back half my initial enrollment fee by reaching sales bench marks and another half by increasing those benchmarks. I can't reach those without my website being built. Also as I try to log-in to "my" Volusion account it turns out I don't have one. All phone numbers called have same recording.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE

DATE. 2/24/14



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

FEB 12 2013

DIVISION OF

CONSUMER PROTECTION

and to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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
The Coaching Dept.		
Street Address		
1411 W. Business Park Drive, Suite 101		
City	State	Zip Code
Orem,	UT	84058
E-mail Address	Web Address (URL)	
support@icoachmail.com	thecoachingdepartment.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$11300.00/\$12000.00	11-5-12/11-26-12	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"/> 11-5-12 Elite Internet Education/11-26-12 Supplier Source	
Was the product or service advertised? If yes, give location and date		
NO <input type="checkbox"/>	YES <input checked="" type="checkbox"/> I reached it through an ad on the internet from a shadow shopper page	
How would you like to see your complaint resolved?		
I would like for them to get shut down. I have found out that they have many of these businesses with different names. When one of them gets sued, they shut it down and use a different one. Each business they get consumers to pay into are all owned by the same company. They are tricking people into giving them all their credit on their credit cards with the understanding that they have banks that will not charge interest or require it be paid back until you are making enough money to cover the cost.		
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"/> My credit cards are disputing the claims and I have filed with the FTC.	

SUMMARY OF COMPLAINT

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Sam Blake (208-577-6583) The Coaching Department on 11-5-12 Paid \$11300.00
Package included Business/knowledge/products/market analysis/ebay & web page, marketing and search engine optimization (SEO)

I understood it to include

A web site designed for me with whatever items I wanted to sell

Access to as many products and drop shippers as I needed.

Would start out making about \$1000/month

Guaranteed I would be making \$3-\$4000/month after a couple of months.

Would have my web site selling products in time for Christmas sales

They had banks that I would be able to get a business credit line from so I wouldn't have to pay interest until I got the credit cards paid off (They used this as one of their main advantages to going with their company.)

By the time my web site was made and selling products, I would have learned how to make my own web site. Then I could build more if I wanted to on my own

They would coach me indefinitely until I paid off my debts that I incurred

On November 26, 2012 I paid \$12000 for a SupplierSource program that Brandon Smith (801-709-1540) talked me into. Basically the way he explained it to me was that I had to sign up for this in order to get the products drop shipped for my business. Guaranteed to make \$3-\$4000.00 per month with this program. I was told if I didn't buy this that everything I paid for so far would be for nothing. This was to include the marketing of my web site, which included them inputting all of the meta tags that would be needed for google searches for my products to be effectively viewed by consumers

By mid-January I had a partially completed web site, which I was told I had to finish by researching and inputting all of the meta tags for it to be successful. This web site was built with an outdated format, not from scratch and I had to find the drop shipper and sign up with them on my own. The drop shipper I decided to sign up with didn't even charge me to drop ship with their company. I had to figure out how to find the manufacturer's prices and price my products after researching competitor's prices. I even had to input the product codes and fix some of the pictures that the programmers didn't do. I was never taught how to do anything except for fill in some blanks on their already built format.

I was then told I had to prepare a 40 page business plan and take it to my own bank and try to get a credit line that would offer lower interest rates on my credit cards. This was after getting my second bill from the credit card company and having already paid the first months minimum payment.

I contacted the customer service department at The Coaching Department on January 14, 2013 and told them I wanted a refund for services not being rendered according to what the initial conversation included. They said that the money could not be refunded because three days had passed. I was then told they would have my coach call me back and help clear up any confusion I might have because it sounded like I was upset. I then had a guy named Dave call claiming he was the manager for Customer Relations. I explained to him why I was upset. He said that their salesmen are not supposed to make any promises as to how much money I would make in starting my business. I told him that was what the whole conversation was based upon. He finally decided we weren't going to get anywhere and said he would talk to the original salesman (Sam Blake) and tell him the details of our conversation. I never heard back from either.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____

DATE: _____

2-5-13

Lisa Brown Page 2 of Complaint:

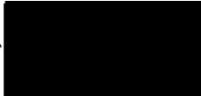
A day or two later I received a call from my coach and he asked how things were going. I told him I was dissatisfied and explained the reasons to him. He said they couldn't guarantee anything or refund any money back. I told him that I wouldn't be working with him anymore. I contacted my discover and mastercard companies and opened disputes on the charges with The Coaching Department.

On February 2, 2013 I received confirmation from discover that they had begun working on my dispute which totalled \$18300.00. They issued me a new account number and put a stop payment on the account if any transactions from the disputed company appear again.

I am supposed to be receiving a packet from my mastercard company to fill out some forms. That credit card has a total of \$5000.00 that I am disputing. They have issued me a new account number. They didn't really know how to handle a dispute. As of today, February 5, 2013 I have not received anything from mastercard and I have not heard anything back from the Coaching Department.

I have enclosed copies of the original contracts, which were done through the internet only. I never received any hard copies.

Thank you.





State of Utah

Department of Commerce

Division of Consumer Protection

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Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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
The Coaching Department		801-305-3243	
Street Address			
1411 W. 1250 S. #101			
City	State	Zip Code	
Orem	UT	84058-2227	
E-mail Address		Web Address (URL)	
brian@thecoachingdepartment.com			

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
11,200.00	6/7/2012 - 6/16/2012	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"/> by telephone 6/7/2012		
Was the product or service advertised? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> by telephone 6/7/2012		
How would you like to see your complaint resolved?		
I would like to see my monies returned		

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.

When first contacted by Patrick at The Coaching Department I had been unemployed for over 2 years and felt desperate to bring income into my home. I was asked how much monthly income I needed to live comfortably. I told them I was looking to bring in about 3 thousand monthly to pay bills and have some savings. I was reassured that within a couple of months that would happen and that I could expect to bring in 5-7 thousand monthly after roughly 6 months..... Maybe more.

Furthermore, I was asked to talk to a second representative to confirm everything I had been told, making sure that I understood it all and to ask any additional questions. This rep. Steve Stakland at 855-464-7483 ext 103 introduced himself as CEO of The Coaching Department. He reassured me that I was making the right choice and that my financial worries would soon be in the past.

I was told that the large investment I was making on my credit cards would pay for itself. Patrick said that the monthly payments required on my cards would surely be covered by my monthly profit and that once I was established I could apply for business credit cards and transfer the balances, opening up my credit limits again. I was reassured that the business credit cards would not affect my personal credit as it would be the responsibility of the LLC, I purchased.

I take great pride in my credit score but I agreed to take a chance and I maxed out my personal credit cards. A decision I now regret. My credit now is starting to decline as I struggle to make ends meet and still hold hope that I can run my own on-line business.

I did apply for one business credit card and was denied, I understood the denial as I had no savings or credit by then.

I am aware I made a purchase, I am aware I spoke to people at the company- and am obviously aware I was promised the services itemized in the contract, which I did not receive as promised. I am not disputing that I spoke to coaching staff. I am disputing this charge based on not receiving what I was told I was this company for.

What I did receive was weekly phone calls from Brian Pler. His number is 801-305-3243. For roughly two months Brian explained the legal side of business and helped me to set up my LLC, apply builder account, drop shippers.....etc. He walked me through the designing of the website, profit margin research, marketing and SEO tools they said I needed to get my website noticed. I was directed to submit my website to 20-30 sites per day, told that I needed to spend endless time requesting and adding links to my site. A job that I thought I was paying them big money to do.

I was told to set up an eBay account and start selling household items to increase my profile on eBay. To become visible on social media sites such as Facebook and Twitter. They suggested that I learn to Blog and write articles about my business.

Through this whole process I questioned the fact that the website was not up and running and kept emphasizing the fact that I needed income now. I was told that these things take time and that I just needed to be patient. "This is not going to happen overnight" is what I was told. My impression from day 1 was that it would pretty much happen overnight, I was naïve, and I know that now.

After those first few months I was pretty much on my own. They told me that I had all the tools needed to be successful and that I was doing a great job.

Not feeling like I was trained to do this job with any confidence, I started doubting my ability to create a website that would bring income into my home. I then decide that I needed help on the marketing end. I knew I could ship the product when ordered, but I'm not a sales person. I contacted a second business and contracted them (more money) to do the marketing.

I wiped out my savings and put myself in major debt getting nothing in return. The money paid to this company is overwhelming considering the services received and I believe that I was taken advantage of when I was most vulnerable.

This company simply did not deliver what was promised, and the 3day cancellation is void due to breach of contract, as the company did not provide the services paid for. The 3day cancellation policy is legally mandatory for this company to state in writing, not optional and in place to allow a "preview" of services or a reasonable time frame for honest clients to cancel. They offer NO OTHER OPTION to receive a refund for a massive amount of money like this. There is no way to evaluate the services paid for within 3 days- Nothing has happened in those 3 days- no coaching sessions, no website, nothing to make the client establish whether they should stay or leave.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE:

DATE: 2-20-13



Department of Agriculture, Trade and Consumer Protection

RECEIVED

Consumer Complaint

SEP 23 2013
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.)
(circle one)

Phone: Home () Work () ext. () Ce ()

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

Address: () Apt. # ()

City: () State: () Zip: () County: ()

2. What business is your complaint against?

Name of business: The coaching department / dew Financial

Address: 240 Draper Ste. # () PO Box: ()

City: () State: Utah Zip: () County: ()

Phone: () 305-3243 Name of person you talked to: Brian Pier Title: Coach

Information about your complaint

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

- | | | |
|---|---|--|
| <input type="checkbox"/> Person from business came to my home | <input type="checkbox"/> I went to the business | <input checked="" type="checkbox"/> Internet |
| <input 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: November day: 11 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) Web internet PAGE, LLC

7. Was it advertised? (circle one) No Yes Date: () Where: online internet

8. Did you sign a contract? (circle one) No Yes Date: () Number on contract, policy or receipt ()

9. If yes, where were you when you signed the contract? e-mail online

10. Amount paid: \$ ~\$18,000 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 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? 9/13/13 Sent letter What happened? Letters enclosed

13. Have you filed this complaint with another agency? ☒ Yes Agency name? () What happened? ()

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

IMPORTANT: More questions on the back page (over)

I:\cpcl\facts\ComplaintForm301 CP-3(11/09)

15. Describe your complaint in detail.

On internet, work at home advertisement, called said they would start a new business for me if I paid by credit card over the phone and kept in contact with a coaching department to set up my new business. promised to set it up by 2 months or so, and if paid the price by any/all credit cards. i may have.

Different people called from different places, and took charge credit cards over the phone.

Did not explain where from. Business wasn't set up in time.

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

I feel that I should get back some of the money that I gave them by my credit card back not all, most of the money back.

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 to the best of my knowledge.

Your signature

Date: 9/13/13

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



State of Utah

Department of Commerce
Division of Consumer Protection

RECEIVED

MAY 24 2013

DIVISION OF

CONSUMER PROTECTION

Consumer Complaint Form

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Utah Division of Consumer Protection
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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
[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 ^{fax}
E-commerce The Coaching Dept	866-496-1166	866-935-2094
Street Address		
50 W. Broadway Suite 450		
City	State	Zip Code
Salt Lake City	UT	84101
E-mail Address	Web Address (URL)	
support@thecoachingdepartment.com		

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$9,800	9/27/12	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 <input type="checkbox"/> YES <input checked="" type="checkbox"/> telephone agreement - contract was emailed		
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 recover a portion of my start-up fees

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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I was contacted by The Coaching Department (Joshua Jensen contacted me). My husband had died suddenly and I was looking for a way to supplement my income. Mr. Jensen & 2 members of his sales team played on my fears and, naively, I fell for their high-pressure sales pitch. I was told to take notes so I wrote down much of what they told me. Several things were misrepresented.

- I was told I would have unlimited coaching for 9 months by a team of professionally-trained experts. They were not. Much of my coaching consisted of watching Webinars on their website.
- The level of investment I chose would include a website completely set up by a marketing team. It was not. I was told to watch Webinars about market research, keyword research, writing text, and adding products to the website. Then I was told to add text & products to the website - a very slow process for me. The coaching they provided did not give me the expertise to build the website. Not to mention, this was a service I had paid them to do.
- I was told that in as little as 60 days I could be making enough money to make the credit card payments.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____

DATE: _____

5/15/13

Working 10-12 hours a week. I was not.

- I was told that before my training period was over I could be making \$2,500 - \$6,000 a month. I have yet to make a penny.
- I was told that the company would help me establish Corporate credit. They would help me get a Credit Card with very low or no interest and I could transfer ~~my~~ the balance of my start-up fees to that card. As my Credit Card balance climbed due to ~~my~~ all of the "necessary" services they continued to sell me, I asked about this "low or no-interest" credit card. I was told I would have to get my business established and making money first.
- I soon found that the website "they were building" for me was an outdated, template website that would be difficult for me to update and prospective customers to navigate. I had to hire another company to build a more "user-friendly" custom website.



State of Utah
Department of Commerce
Division of Consumer Protection

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SEP 06 2013

DIVISION OF
CONSUMER PROTECTION

Send to
Utah Division of Consumer Protection
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100 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 _____
The Coaching Department 866-496-1166
Street Address _____
1411 W. 1250 S. Suite 101
City _____ State _____ Zip Code _____
Orem Utah 84058
E-mail Address _____ Web Address (URL) _____
support@thecoachingdepartment.com http://www.aplyre.com/home

TRANSACTION INFORMATION

Amount of Transaction _____ Date of Transaction _____ Method of payment for transaction _____
4495.00 5/30/2012 Credit Card/Visa

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 ☒ contacted by phone and sold contract via phone/internet

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

NO ☐ YES ☒ job board for online home business book

How would you like to see your complaint resolved?

Would like to seek reimbursement for fraudulent practice. Promises made verbally over phone before any signing of contract. They tell you they are going to verbally tape some questions and have you answer. You are told they will be asking if they made you any promises of income, which they did, but to answer no...just to cover themselves.

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 ☐ I did dispute charges with credit card and recently loss.

SUMMARY OF COMPLAINT

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On May 26, 2012, I ordered information in regards to starting your own business on the internet. This original information was posted on a job board, Career Builder or Monster Jobs (not sure which one), I was curious so I ordered the information. I wanted to read and see if this was something that was for me. Within a couple of days from this order I received a phone call from somebody stating they were from a company who wanted to help teach people interested in this and started to ask questions to see if I would be "teachable". The only thing they were actually interested was my credit card limit, which he inquired about. He was asking me why I was interested, trying to see if I was desperate and foolish enough to further this venture. After 15 minutes of being questioned and my emotions being played upon, he set up an appointment for a phone call from a gentleman from this company to speak to me about their wanting to help me. He told me to set up a time where I would have an hour free and for my husband to be there as well. This phone call came from a very personable gentleman and he spoke as if he had known me for years. Understood why I wanted to do this (the emotional side) and how it would be the perfect opportunity for me (the financial side). He discussed how others in this program had made 5,000.00 to 10,000 a month on this program and if I put at least 30 hours a week in it I could be as successful as others would. He then sent us an e-mail with links to show how drop-shipping works and how easy it is. He also showed us on-line store examples of what we could have, none of them actually being possible for what they offered. My husband asked him how we would know what product to focus on and if they would help you choose one which would succeed. This gentleman said they would, but that never happened. After he had you feeling good about the possibilities of success, the financial obligation came into play. He told me he could get me started for 4495.00 and told me I would make that investment back within 4 months. My thought was I am a hard worker and wanted to succeed so we made the mistake and agreed. He sent over via e-mail a contract which I should have not electronically signed, which should be made illegal, and things got rolling. He said welcome and he looked forward to hearing my success story, I actually looked forward to telling my success story. Within a couple days I got a call from a girl to set up an appointment with my "coach", Rob Holcombe. These were weekly calls, lasted about 10 minutes and then e-mails were sent as to my assignments. The actual first assignment was to figure out what we would be selling. What? There was no help in telling us what would be a successful product to sell as were told during the sales pitch. But I kept on putting in time and effort. Then one of the appointments was how to sell your stuff on e-bay, we knew how to do that. We were already established. One session was how to find sale items from other locations, post a higher price on e-bay to sell and make a profit. I told Mr. Holcombe I was not comfortable with that process, seemed deceptive. He told me everyone in their office did it to make a few hundred dollars here and there. I told him if I ordered something from an individual and the product came from Sears, I would definitely figure out via the purchasing slip that the person I originally ordered it from more or less ripped me off. He said most people did not look at things like that or even cared. WOW, I would. These calls went on weekly, the assignments seemed not to be productive. I did the work and things were not going as described. They had a site where you watched previously taped webinars. The site always said live webinar coming soon. Not once was there a time posted for me to join a live webinar. Some of these taped webinars were hard to understand due to the quality. I told my coach that, but nothing ever changed. During this whole disaster, in the beginning after signing up I continued to get calls from others. There was always a phone call from a girl from "The Coaching Department" setting up a time for someone to contact me about my business license, my taxes, my marketing, etc. It seemed there was no end. We signed up with Daeus Financial (another rip off), and will be sending a separate complaint on them, and also with their marketing (actually won the disputed charges on that one). At one point I e-mailed Mr. Ken Sonenburg and my coach about how concerned I was that this was a big scam. I tried to play on his emotions and they did on mine, I never heard one word back from this individual. In the beginning I got an e-mail supposedly from him stating if I ever had any concerns to contact him. Well, I did, and he did not respond. This whole ordeal has been very upsetting and makes me sick how they do this. Things went slower and slower with the website. My coach was suppose to hook me up to get my merchant account set up quickly, this process took over 3 weeks. I finally called somebody myself and he about freaked. I think it was part of their process, keeping you going. Obviously there was no way I was going to get to succeed. Then in November of 2012, I had a phone call from Brian (from The Coaching Department) more or less telling me I needed help getting this going because I have made nothing. I told him he was not going to get a dime from me. That is when I started to e-mail this company telling them I wanted a full refund. I will include these e-mails with the other information. I really hope there is something that can be done. This does not seem right!

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SIGNATURE

DATE: 8-27-2013



State of Utah

Department of Commerce

Division of Consumer Protection

Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, SM 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
<div></div>		<div></div>	
Street Address			
<div></div>			
City	State	Zip Code	
<div></div>	<div></div>	<div></div>	
E-mail Address			
<div></div>			

COMPLAINT AGAINST

Name of Business Entity		Daytime telephone number	Other telephone or facsimile
The Coaching Department and Ecommerce			
Street Address			
<div></div>			
City	State	Zip Code	
<div></div>	UT	<div></div>	
E-mail Address		Web Address (URL)	
<div></div>		<div></div>	

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$5,000.00		
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 type="checkbox"/>		
Was the product or service advertised? If yes, give location and date.		
NO <input type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		
<div></div>		

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 type="checkbox"/>	

SUMMARY OF COMPLAINT

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Greg of Ecommerce called and convinced me to buy into their utah company that would teach me to build a web site and business. I was promised that I would make all of my money back in a few months. I became frustrated with them since no money came in for months and now I am paying off my credit cards without a business and I am in worse shape than before. I tried to get my money back but they said I waited past the 3 days I could cancel. Can you help me get my money back please

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SIGNATURE: _____ **DATE:** _____



State of Utah

Department of Commerce

Division of Consumer Protection

Consumer Complaint Form

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FEB 28 2014

Send to:

Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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

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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

the Coaching Department

801-770-1318

866-552-0305

Street Address

125 East Main Street

City

State

Zip Code

American Fork or (Lindon)

Utah

84003

E-mail Address

Web Address (URL)

support@icoachmail.com

www.thecoachingdepartment.com

TRANSACTION INFORMATION

Amount of Transaction

Date of Transaction

Method of payment for transaction

23,000.00

12-13-2013

bank account/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 ☒

they sent paper that I sent back after typing in my name, Jan 3 & 13, 2014

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

NO ☐

YES ☒

http://mystayathomeincome.com

How would you like to see your complaint resolved?

I would like all involved to be persecuted to the fullest extent of the law. They lied to innocent victims repeatedly, knowing they were stealing from them and putting them into destitution. I would like them to never be able to go into business as such again. I think they should all face jail time. Lastly, the victims should receive full restitution, perhaps some extra for their grief.

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 ☒

F.T.C.

SUMMARY OF COMPLAINT

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My Business Story/Blunder

I began in December 2013 by doing a search online for a business I could do at home. One of the sites I went to was <http://mystayathomeincome.com>. I ended up giving \$49.95 on 12/9/2013 to a company to do business with. One of the phone numbers is 888-676-5188, another is 888-682-7276. I just called this first number today, 2-3-2014 to see what it was and she said it was a member only training number and she could get me to a specialist.

In December, I was told about a success team, marketing group that develops success stories and I was to be one of those and they would coach me to achieve this level. They wanted to know if I was in debt, how much I owed on my house, what I had saved for retirement and the financial freedom I had, and if I had any money set aside for emergencies, and then what my goals were for additional money income.

On 12-13-2013 a man called me and said his name was Mr. Bowden and he was the Program Director and asked me why I wanted to do this, what I wanted to get out of it, etc. He then passed me off to Ben Perkins, in the business development division, 801-770-1318, which is also the number for "net training". If you call this number, you get a recording from Ben that says he will get back with you if you leave your info. He asked me how much time I could devote to this business, if I was teachable and if I knew it took money to make money, and that I might need to use someone else's money to make money. He then offered me three different plans, the first being \$10,895, the 2nd 12,495 and the last 14,895 which is more aggressive. He told me the business plan, being product selection using drop shipping, e-bay, e-mail campaigns, affiliate marketing and focus on search engines. He told me of the coaching program where I was never alone, and the warranty where they would continue to work with me until I was successful. I see now that I cannot afford to go on like that indefinitely, not making any money. Now I see that they will continue to pacify me but they will have my \$23,000. He alluded to the fact that I should be making \$5,000 each month in the first year, they would then write for half of my initial investment then once I have done \$10,000 for 3 months they would pay back the other. Their secretary April called me later and welcomed me to the success team. An address they gave me is Net Training, 125 East Main Street, Suite #118, American Fork, Utah 84003 and another number is 866-552-0305. I was then turned over to Trevor Shipp, my coach, who I have weekly 1/2 hour meetings with.

Later a company called daeus financial called and I was to join them for "corporate" instruction, per Dan Altamirano, 866-525-3709, ext 4249. That would cost \$2805. At first I said ok, but later I called and said no, I did not want to do this and to NOT take any money from me. I was to sign papers via e-mail for him to do this, which I did NOT sign. They took the money anyway, but after much angry phone calls I got this back, changed my bank account, which somehow they got any way. Dan called and offered me several different ways that they would give me a great deal and only charge me so much, but again I said no. I am not doing that part of the business. They are to build me at least one website for the "nich" I want to develop first and they are to supply me with companies to do business with. Then a company called Doba called and said for \$998 they would give me a list of thousands of drop ship wholesale companies to do business with, but with them I can get money back. I did this, but only because I can get money back. This man's name is Steve, 866-417-3021/4035. I called to ask for money back with him, but it seems I cannot for two years. I just wanted a better way for my career. The nursing was getting too hard and I wanted something better I could do for the rest of my life.

Other name involved is Ken Sonnenberg. He and others are only from Utah.

2/18/2014. was to have call with Trevor, but he did not call. I sent email that said I missed him calling but he did not reply.

2/21/2014: Talked with Shay Thompson today; here is his initial email to me. Shay Thomson and I am one of the Marketing Managers over here at MediaVoo. We work with your coach and we do all of the video marketing for their clients. As a part of the coaching package which you already paid for, you have access to our MediaVoo.com video software, absolutely free. I was reaching out to make sure that you were aware of this, as well as teach you how to use the software and market the video. Please either call me directly at 385-439-0374 or respond directly to this email and I will be happy to take care of you. 385-439-0374 C. 385-200-1882

When I talked with him he said first that he was not part of the "coaching program" and had other people complain to him that they were charged \$25,000, but that his company could help get my web site to selling. He said they would charge \$1000 for 3 videos, or \$333 for one to put on my website. Google then rates the web site and places accordingly on their pages. He was hired by the coaching program to do this service as they did not have that skill. Shay gave me the web site of a lady who he had made a video for "last year" and

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____

DATE: 2/25/2014

. He said they would charge \$1000 for 3 videos, or \$333 for one to put on my website. Google then rates the web site and places accordingly on their pages. He was hired by the coaching program to do this service as they did not have that skill. Shay gave me the web site of a lady who he had made a video for "last year" and has now started making \$10,000/day. I went to that site and called the number listed. The person I spoke to said their company was started 20 years ago.

2/22/2014 I emailed people also in this same business whose email I got from a webinar we were all on. I asked if there wanted to talk and they all did. Most expressed they were in the same boat, had spent a lot of money and have not had much success with it. I also found an article about a recent lawsuit that sued a similar company and the people who had invested got their money back and the company and its people had to give back, not only the money, but also things, such as their expensive cars they were driving. The case is the "Ivy Capital Case."

I continue to talk to these people and try to find others. I will also call the names on the above article for info and guidance from them. I hate that this company has done this to me, but also takes advantage of so many people who cannot afford this. Most of whom I have spoken with so far are older, in their 60's and above, but also there is a college student who is trying to make this work.

The company promised they would stick by until "I" was successful and that after I was making \$5000/month they would redeem part of the money. I see now that this will never come to fruition. I don't believe it possible, or probably that that much can be made off this business. It was a hoax, one I am ashamed to say I fell for

They have stopped answering phone calls, the website we went to for training has become unavailable. No communication at all. I have spoken with others in same situation.



State of Utah

Department of Commerce

Division of Consumer Protection

Consumer Complaint Form

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APR 09 2011
DIVISION OF
CONSUMER PROTECTION

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Attention: Complaint Processor
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460 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 _____

_____ same

Street Address _____

City _____ State _____ Zip Code _____

E-mail Address _____

COMPLAINT AGAINST

Name of Business Entity _____ Daytime telephone number _____ Other telephone or facsimile _____

Home Cash Flow Solutions, Versus in West 877 533 7016

Street Address _____

City _____ State _____ Zip Code _____

Jordan Utah

E-mail Address _____ Web Address (URL) _____

TRANSACTION INFORMATION

Amount of Transaction _____ Date of Transaction _____ Method of payment for transaction _____

\$14303.00 March 15, 2011 AMX 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 ☒ 3-15-2011 on phone

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

NO ☐ YES ☒ 3-15-2011 web

How would you like to see your complaint resolved?

I want to be made whole. I want my investment back of \$14303.00

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 ☐

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To Whom it may concern

I am an ordinary American, trying to support my family with additional income. I was duped into an online business offer from Home Cash Flow Solutions who promised me (money back) that they would help me start a successful online business that would double my investment in the first year which was \$14303.00. All of the negotiations were done over the phone, all of the grandiose promises and assurances. I have attached their written promise and another e-mail copy where they said, if I gave them more money, then they would help proactively. I did all that they ask of me and then some, but they did not live up to their own guarantee. I have lost money on the investment in the first year. I have appealed to my credit card company AMX, who was not successful in appealing the charges and getting my investment back. They indicated to seek higher authority. Well, like most average Americans, I cannot afford legal counsel so I wish for my government counsels and authorities to assist me in restoration of my investment. Not only for me but for others, to help expunge such immoral business practices from operating in our great land.

Please see the attached documents which show the contract guarantee and the e-mail that indicates they are only in it for the money. Thank you.

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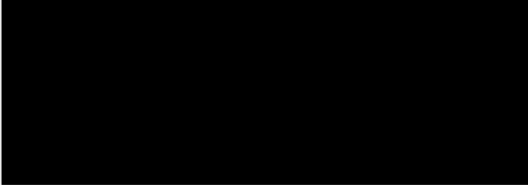
SIGNATURE

DATE:

4-1-13

Mr. Pitts, Thank you for your attention to this situation. As stated, I have sent two requests for a refund and have received absolutely no response. The amount of money, that I now realize that I was tricked into giving this company, is a lot to me and my future. I desperately need a refund of these funds. Attached is a copy of the contract that I did sign, although the way it is written was very hard to understand, with so much business terminology

Again, thank you for your help in this matter.



JUN 20 2013



State of Utah

Department of Commerce
Division of Consumer Protection

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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
[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
Global Mentors LLC & Members Learning Center	877533-7016	866-850-4871
Street Address		
1411 W. Business Park Drive, Ste. 101		
City	State	Zip Code
Orem	UT	84058
E-mail Address	Web Address (URL)	
www.memberslearningcenter.com	http://globalmentorsinc.com/privacy.php	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$8792.00	04/30/2013	credit card \$4990, debit card \$1202.00, credit card \$2600
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"/> Contract by internet 04/30/2013		
Was the product or service advertised? If yes, give location and date		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/> Contacted by William Seumanu 801-770-1325 on 4/30/13, I did not know who he was		
How would you like to see your complaint resolved?		
I would like my monies refunded to both credit cards (Chase and Capital one) and debit card (Chase) to make me whole		
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 Better Business Bureau 6/3/2013, Chase and Capital One charges disputed.		

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 sixty five years old and was looking to supplement my social security income. I saw an advertisement online to start an affiliate marketing business whereby you could supplement your income, working part-time. That looked appealing to me. I read an article on Angela Bussio, a popular writer, who was endorsing this business (Members Learning Center). The article was written by NBC and seemed to be a "safe" investment. I signed up on 4/29/13 (see Electronic receipt) for \$97.00 using my Chase debit card. The next day I was called by a William Seumanu. I believe he contacted me from Members Learning Center (Veracity Communications), I was unaware that I would be contacted by anyone, it was unexpected. He told me I would be earning \$1,000.00/month within the first month, then \$2,000.00-3,000.00/month within two more months and \$5,000.00-10,000.00/month within the first year. I would have one on one coaching with unlimited access to the coaches by phone, email or online chat. Also they guaranteed success and would coach me up to one year if I wasn't satisfied with the training to help me achieve my goals. I would be refunded 50% of the original cost (\$8,695.00 x 50%) if I reached gross sales of \$5,000.00/month for three consecutive months within the first year and the other 50% if my gross sales were \$10,000.00/month for three consecutive months during the first year. Then he told me they were not financially committed for anything (??). I was promised the following (see my attached notes-I always take notes):

Affiliate marketing/drop shipping, post link, blog training
Ebay/website-30% of the custom commerce website
Marketing and advertisement-the top 15 marketing strategies
Search engine optimization (SEO)- my website would be on the first page of searches
Six months of coaching-up to one year to achieve my goals if unsatisfied with the training
Webinar training (on the Members Learning website)
Web builder with my own custom website (Host website fees will cost \$30/month)
A Drop shipper-merchant account
Optimization software tools-for researching products to sell, this software was to be constantly updated
Accounting mentor training
Educational materials (I never received any)

He said there would be no problem paying off the \$8,695.00 because I would easily earn more than that during the first six months of coaching. I would simply be "leveraging" my credit cards. I told him that it worried me because I was mostly living on my social security income. He led me to believe the \$8,695.00 fee would pay for all of the items listed above and that I wouldn't have to invest any more other than setting up a business with the state of California. He did not mention that this was not the case at all.

I signed the Enrollment Agreement (online signing and emailing the contract back) on April 30, 2013 (attached) and charged my [REDACTED] credit card \$4990.00, my [REDACTED] credit card \$2,600.00, and my Chase debit card \$1,105.00 totaling \$8,695.00. Mr. Seumanu told me my coach would be Jen Montgomery and set up a telephone meeting (that is how training is done, on the phone) with her for May 2, 2013.

The first coaching session (5/2/13) lasted about twenty minutes and Jen Montgomery called me forty minutes late. I think she was rushing to catch up. All we did was set up a new Gmail account for us to use for classes. I had to email her to let her know I did it. She gave me an assignment to come up with products I would like to sell on my website and to set up and sell something of my own on Ebay. I already had an Ebay account and had sold a couple of items in the past.

1

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____

DATE: 6/15/13

SUMMARY OF COMPLAINT

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The second session on May 9, 2013 included a conversation about product niches and how to set up an Excel spreadsheet listing my products I would like to sell and adding Demand and Competition columns. I was asked to fill in those columns-homework looking them up in two places. This training session last about thirty minutes. Then Jen transferred the call to Bo Winters in their Financial Department who spent the next thirty minutes trying to convince me to use their group to set up a Limited Liability Company for me. They were using paralegals to do the work and wanted me to pay \$2,390.00 (for unlimited number of entities). I told him I couldn't afford this and didn't see the need to do it right away, as I had no business operations at all. He said they were the best and would file every legal document that needed to be filed and that other students used their services as soon as they started their training. I was encouraged to do the same. Besides, my return on investment would be \$1,000.00 a month very soon and \$6,000.00 a month after six months of training. I again reiterated that I couldn't afford it, had no more monies to invest. He said I could pay \$890.00 as a down payment and pay the rest later (with no details as to how this would work out). I told him I'd think about it. That's as far as this conversation went. (see my notes, attached) I did not form a Limited Liability company.

Third and last session was supposed to take place on May 16, 2013 but Jen had a personal matter to attend to. So the last "class" was put off until May 20, 2013. I had watched some webinars on Ebay, but had audio, no visual. I had told Jen about it. She replied that she could see the screen. Well, of course, she was not there! We spoke a few minutes about product niches, she said I did a good job on the homework, but she had to transfer the call to Brandon Smith who had more training for me. He was from Supplier Source LLC-another one of their companies that they used for drop shipping. He spent the next hour telling me about drop shippers and their fees and was trying to sell me a package deal for \$12,500.00. This agreement was to set me up with their drop shipper, create an entire website for me, pick products to sell for me, coaches would research profit margins and come up with suggested retail prices and "get my business going". They would also create a sixty second commercial video on the website for me. Facebook-Gro Social would run ads on my Facebook page. I told him that I signed up for the classes to learn to do these things on my own, as I wanted my business to be mine, not theirs. He said after I signed a Supplier Source agreement I could run the business. But guess what? I still had no idea how to do it, I hadn't been trained at all to do any of these things. He told me "don't worry, it will do everything for you." I'd just have to check on things daily to see that it's running smoothly. If I had problems, I could call the Coaching Department. He said to get a direct drop shipper I had to pay \$12,500.00 up-front, those were their fees. It was a one-time charge, then free after that. If I want another type of drop shipper there were less upfront fees but more back-end fees, but they wouldn't work nearly as well as direct drop shipping. The Coaching Department would set up the website and it was guaranteed 100% successful. I told him I didn't have the money, my credit cards were maxed out from the Enrollment Agreement fees. He kept on pushing me. I finally told him I'd look into it (to get him off the phone). I have a copy of this agreement, which I never signed. Copy enclosed. I have notes from this conversation which I typed out, also enclosed.

I was very upset by this time, so I decided to look online and see what other people had to say about these companies. The information went on and on about being scammed. They charged different people different prices for the same products. The costs were all over the board, but the scams in general were the same. I was saddened and felt like a fool for falling for this.

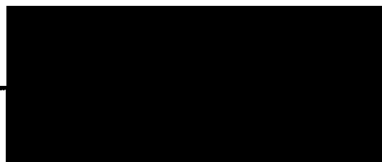
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On May 21, 2013 I sent Global Mentors LLC/Members Learning Center an email letter stating that I was disputing the charges on the Enrollment Agreement for services (training) not received. They did not fulfill their promises, nor did I believe they intended to fulfill their promises. I received phone calls from Brandon Smith telling me they received my email, but totally ignoring my complaint. All he wanted was for me to sign up for another class. When I asked him who to contact for a refund, I had no reply, just silence. He was acting as if nothing had happened at all. He or a secretary kept calling to schedule another class, but I would not do it. I said I wanted a refund for services not received. I asked about the Better Business Bureau rating of the Coaching Department (rated F). He didn't answer that question. I asked him who owned these companies, no reply. Within the next few days I was called from some other company (that I never heard of) and told they wanted to talk to me about my letter. I did not know who these people were, so I did not speak to them.

I filed a complaint with the Utah Better Business Bureau on June 3, 2013. I had to give them an updated phone number as the one they had in their files (and online at globalmentorsinc.com) was not in service. I gave them the phone number on the Enrollment Agreement.

Today, June 14, 2013 I spoke with David Sellers, Director of Point (Client) Relations, 866-850-4871. I told him I had filed disputes with my banks and a complaint with the Utah Better Business Bureau. This didn't seem to bother him at all. I asked if he would be willing to work with me directly for a refund of the Enrollment Agreement. He told me they didn't give refunds, that I should continue with the training program.

I told him that my dispute was for services not received. There was no response from him, except that he was not the person to contact for this matter. I asked him who to contact and was told, Skylar Jarmen, Members Learning Center, Enrollment Department, corporate office, 877-533-7016. I set up a telephone conference appointment for Monday, June 17, 2013 at 9:00a.m. I am expecting to get the same treatment, but I want to put in the effort.

I'm hoping this complaint will help you succeed where I have not. These people are uncaring and ruthless and preying on the public, especially those who are out of work and desperate for some sort of income. I've read complaint after complaint online. What has the internet come to? It started out as an information highway, now it seems to be loaded with scams.

As far as I know, there is no educational institute involved with the Members Learning Center, I haven't received anything from a school of any sort, no books or other study materials (only webinars on Memberslearningcenter.com). The curriculum is sparse, the same things are said over and over, nothing new. It appears that they want to dangle a carrot in front of you to keep you coming back, but promises made have not been received. I read other complaints from people who stayed in the program for the entire six months and did not make a dime of income.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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I would like to share some research information with you in the hopes that it will enhance your investigation into this matter.

Federal Trade Commission vs Ivy Capital, Inc and Cherrytree Holdings, LLC Case No. 2:11-cv-00283-JCM-GWF, United States District Court District of Nevada. One of the defendants was Steven J. Sonnenberg, brother of Ken Sonnenberg whose wife, Babata M. Sonnenberg, is the registered agent and Member of Supplier Source, LLC (their drop shipping supplier, per Brandon Smith). I have read in other complaints that Ken Sonnenberg runs the show. I have no idea if this is true or not. Thomas J. Riskas appears as the only Member of Global Mentors, LLC and the registered agent for Members Learning Center.

I am enclosing copies of the Utah Business Searches for Global Mentors LLC (No BBB report), Members Learning Center, and Supplier Source, LLC (extra information). I paid the state a small fee to get the names of the registered Principals in each of those companies. Global Mentors LLC does not have a Better Business Bureau report (BBB). Members Learning Center received an F rating from the Better Business Bureau.

I did some research on drop shippers and found that the information supplied to me by Brandon Smith was totally fabricated. There are drop shippers who do not charge any up-front fees nor back-end fees. I will include a copy of those internet pages that I researched for you.

I am not sure if Global Mentors LLC still exists. It appears their name is disappearing from the internet. The company may have been dissolved and another limited liability company formed to take its place. I've also noticed Members Learning Centers popping up in other cities.

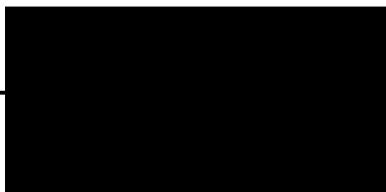
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SIGNATURE: _____



DATE: _____

6/15/13

I know this
say Idaho
best when
I called
UTAH A.G. I
was told I could
just copy & send same orders.

10:00
UTAH
Attorney Gen.
P.O. Box 142320
Salt Lake City Utah
84114-2320

GREAT SEAL OF THE STATE OF IDAHO

OFFICE OF THE ATTORNEY GENERAL
Lawrence G. Wasden
Consumer Protection Division
954 W Jefferson, 2nd Floor
P O Box 83720
Boise, ID 83720-0010
Phone (208) 334-2424
Fax (208) 334-4151
www.ag.idaho.gov

110512-02

CONSUMER COMPLAINT FORM

For your convenience, you can fill out this form on your computer. However, to file your complaint, you must print, sign, and send this form to the Attorney General's Office. We recommend that you print two copies of the form, sending one signed copy to us with supporting documentation and keeping the other copy with the supporting documentation for your own files. Do not attempt to e-mail this form. We will not receive it, and then mail to the address or fax to the number listed above.

RECEIVED
NOV 07 2012

DIVISION OF INFORMATION ABOUT YOU: CONSUMER PROTECTION

Your Name (required) [REDACTED]
Address (required) [REDACTED]
City [REDACTED] State [REDACTED] Zip Code [REDACTED] Country [REDACTED]
Phone Number [REDACTED] E-Mail [REDACTED]
Age Group (optional) under 21 21-35 36-65 over 65

INFORMATION ABOUT THE BUSINESS OR THE PERSON THAT YOUR COMPLAINT IS AGAINST:

Business or Person's Name (required) COACHING DEPARTMENT
Address 1411 W 1250 S Ste 101
City Orem State UT Zip Code 84058-2227 Country United States
Phone Number 8664961166 or 8668504871 Website www.applyki.com

INFORMATION ABOUT YOUR COMPLAINT:

Does your complaint involve the purchase, rental, or lease of a product or service? ☒ Yes ☐ No

If so, please answer the following

Product or Service Contract to provide coaching and services related to online business and marketing

Date Purchased/Rented/Leased June 15, 2012 Amount Paid \$11,695

Did you get the product? ☐ Yes ☒ No ☒ In part Was the service completed? ☐ Yes ☒ No ☐ In part

only product with many problems related

Does your complaint involve a telephone solicitation? ☒ Yes ☐ No

If so, please answer the following

Was your home or cell number on the Do Not Call Registry for at least 31 days? ☒ Yes ☐ No

Did you tell the solicitor to remove your number from its call list? ☐ Yes ☒ No

CONSUMER COMPLAINT

*I have
contacted
Sears and
back in July*

SEARS questions

1 message

Tue, Aug 14, 2012 at 3:14
PM

TO: [REDACTED] Cardmember Services [REDACTED]

FROM: [REDACTED]

RE: DISPUTE of payment to VI-EDUCATION (the name of the company should be
The COACHING DEPARTMENT
1411 W. 1250 S Ste. 101 Orem, Utah 84058-2227

DATE: August 14, 2012

1. Services expected and services received**EXPECTED**

I signed up for this program on June 15th and expected to have a 30 minute coaching session once a week with support through emails and phone calls. I expected to have training about drop shipping and begin selling products by at least the 3rd or 4th week. I expected to have information about the program such as a syllabus or objectivessome kind of format or guide that would allow me to progress with confidence in all that I would be learning. I expected honesty and integrity because I trusted this business without having any detailed information about the services listed on my contract. I expected to be earning a return on my investment by working hard on my end. I invested a very large amount of money and expected that when I asked a question ...it could be answered. I expected that my investment would pay for everything I needed in order to become an online merchant in a very small way so that I could supplant my retirement income enough to pay for my medical insurance until I turn 65. I expected smooth sailing and was excited about working with this company. I felt "chosen" since I had to "qualify" in order to be part of this wonderful opportunity.... so I expected my excitement and enthusiasm to grow

RECEIVED

My first coach met with me 2 times in four weeks and he would not respond to my questions sent in email. He assigned an assistant to coach me on the different levels of drop shipping which resulted in information that led me to believe that I needed to find another \$9,000 + in order to make the drop shipping work for my business. This resulted in 2 weeks of stress and confusion about what I really paid for and I asked for my money back on July 17th. A new coach was assigned and I was told that I had already paid for Drop Shipping in my program. I have had 1 coaching session with my new coach.....and all of our time has been taken up on concerns and questions. I found out that other



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

JUL 02 2012

Division of
CONSUMER PROTECTION

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Attention: Complaint Processor
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Salt Lake City, UT 84114-6704
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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
THE COACHING DEPT/APPLY KNOWLEDGE LLC	866-716-3099	866-496-1166
Street Address		
1352 W 1980 N		
City	State	Zip Code
PROVO	UT	84604
E-mail Address	Web Address (URL)	
support@applyki.com	www.thecoachingdepartment.com	

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$4,495.00	10/25/2011 @ 4:04 PM PDT	DISCOVER 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"/> UNSOLICITED TELEPHONE SOLICITATION		
Was the product or service advertised? If yes, give location and date		
NO <input type="checkbox"/> YES <input type="checkbox"/>		
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, CA ATTORNEY GENERAL, DISCOVER FINANCIAL SERVICES

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WORK AT HOME BUSINESS OPPORTUNITY - TELEPHONE SOLICITATION-REGISTERED ON THE NATIONAL DO NOT CALL LIST since 2003 DECEPTIVE BUSINESS PRACTICES,"NO EARNINGS CLAIM STATEMENT" and "NO DISCLOSURE DOCUMENT"

I was defrauded by Ken Sonnenberg, President and founder of "The Coaching Department" out of \$4,495.00 through a group of telemarketers, Independent Financial Corporation Tracy Swayne lied to me in the "Sales Pitch" Husband and Wife team to join their elite program for a Work at Home Business Opportunity if we qualified I told her we would not qualify as my husband has nothing to do with computers."Wouldn't I like to be debt free, and earn a six figure income? My son (who is out of work) could also join me in the business and other family members An Automated System, will not have to do anything-it would be set-up for me,have their own name brand products, and make a six figure income "

Commitment to qualify: Tracy Swayne, (702) 260-1319, Read Ripoff Report #739767 - "Venfied Safe Business", and she would call me back. 1. Work 5-10 hours a week 2 Open minded, teachable, take action 3 Credit Card, make money, pre-approved 0% credit card beating Banks

She would talk to her Manager to see if I qualified, since my husband would not participate, transfered me to her Manager, Ray Mack, (702) 260-1319 ext 117

Global Market Place, major brand products, 6 figure income-\$28 million last year during Chnstmas Season, 1 on 1 mentor to help me each step of the way, first month 6 figure income, affiliate marketing program, software to grow business (he had 12 years experience), expertise training to operate my own website,etc,etc I qualified for a \$6,000.00 Grant Investment, and charge my credit card for the balance of \$4,429 00 (\$4,495 00 on Client Agreement), 30 days credit, leveraging 90-120 days, 4 Profit Company - \$39 00 monthly Hosting Fee (1 or 10 web sites, same pnce) Transfer \$4,429 00 to a 0% credit card, all goes to principal, wouldn't cost me out of pocket as I would make that much dunnig Holiday Season

Transferred me to Peter Klepfer to process (888) 800-09974 ext 110

Explained ways I would make lots of money Excelerated Advertising Campaign-Experts-3,000 visitors to site-bean bag chairs, love chairs, \$75 profits making \$54,000. year - only 2 web sites I would get 3-5 web sites-Auto Pilot System. October 18, 2011, I signed (on computer) "Client Agreement" - Cancelled within 3 days as instructed. Ken Sonnenberg sent them an email to get me turned around and back into the program

INTIMIDATION AND THREATENING PHONE CALL

October 25, 2011, Peter Klepfer telephoned me -" I couldn't cancel" I told him I had canceled within the 3 days and followed their instructions, and also called Ray Mack, and he would take care of it. Peter threatened me by having to go through Arbitration in St. George, UT as stated in the Client Agreement, or having to hire an attorney would cost me more I wouldn't agree He asked me to hold while he talked to his manager ,Nicolas came onto the phone with further intimidation, etc, coercing me into signing "Client Agreement #2"

DECEPTIVE BUSINESS PRACTICES - Ken Sonnenberg used telemarketers,Independent Financial Corporation, to coerce me into electronically signing the "Client Agreement" in order to gain access to and charge my Discover Credit Card for \$4,495 00 I was led to believe the Business Opportunity (Client Agreement) was between Independent Financial Corporation and myself until the charge appeared on my statement The Business Opportunity described above turned out to be an "Orientation Webinar" presented by Ken Sonnenberg telling "how to" make money on eBay, how to find products to sell (Craigs List and Yard Sales), Income Tax write offs for Home Business, travel and travel expenses. Home work assignment before 1st coaching session: check out suppliers on www wholesalemarch com and www doba com Checking with BBB on www wholesalemarch com, I learned about the FTC lawsuit pending, and www doba com charges monthly fee of \$59 plus an annual fee. After two, 1/2 hour coaching sessions, with a 1-on-1 mentor over the telephone, I received an email from Ken Sonnenberg giving me a "heads up" that I would be receiving phone call next week regarding other services they provide to find a supplier and dropshipper ("Sales Pitch" these services not necessary as they had their own Brand Name Products and Suppliers. I specifically asked that question dunnig the Sales Pitch with Tracy, Ray, and Peter confirmed it would be automated, on auto pilot) After receiving the email from Ken Sonnenberg, I started receiving so many phone calls trying to coerce me into giving them more money,asking how many credit cards I have,available credit, my retirement accounts, if I owned my home,etc. I have tried in good faith to get a refund with no success. "BIG SCAM"

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: 4/25/2012

Ellen F. Rosenblum
Attorney General



Portland Area (503) 229-5576
Salem Area (503) 378-4320
Toll Free Area (877) 877-9392
Fax (503) 378-8910
www.doj.state.or.us

OREGON DEPARTMENT OF JUSTICE
CONSUMER COMPLAINT FORM

RECEIVED
APR 11 2013
CIVIL ENFORCEMENT DIVISION

Please Note the Following:

Under Oregon Law, the Attorney General cannot act as your private attorney or give you legal advice. Deadlines may prevent you from starting a lawsuit if you wait too long. Filing this complaint does not change those deadlines or guarantee the results you want. You may wish to contact a private attorney.

1. Please use dark ink. Type or print clearly.
2. Return this form with copies of important papers.

3. Keep your original papers.
4. Attach any additional explanation.

[Redacted]

First Name Middle Initial Last Name

[Redacted]

Mailing Address

[Redacted]

City State Zip

[Redacted]

Day Phone Evening Phone Cell phone number Email address

Online Profit Masters

Name of Business or person about which you are complaining

1780 W 9000S PMB 315

Mailing/Street Address

WEST JORDAN

UTAH

84088-6501

City

State

Zip

(877)387-1585

Phone

Date of Transaction(s): 4/5/13

How much money, if any, do you believe you lost? \$49.95

Whom have you contacted regarding your complaint?

☐ I am not requesting action on this complaint.

☐ Attorney

☐ YES ☒ NO Would you like info on **Veteran's Benefits?**

☒ Business **ONLINE PROFIT MASTERS**

☒ Over 65?

☒ Other **BBB**

If you would like to receive **SCAM ALERTS**, print your email address: BBB

FOR OFFICIAL USE ONLY

FF #: 284313

Rec'd From:

Comp. Code: C105

Bus Code: 5331100J2

Ref'd To:

Comp. Code: C501

Bus Code:

Uncheck: ☐ -Cons.Comp. ☐ -Websrch

Closing Code:

Ltr Type: EL

Notes:

Rtn to:

Notify:

Cc:

\$\$Amt:

☒ ADS ☐ -HJM ☐ -MML ☐ -GJD

DM#1872911 Rev: 7/13/2012

4/12

DETAILS OF COMPLAINT
(attach additional pages if necessary)

If your complaint is about a cell phone account, please list the cell phone number here: _____

April 5th, 2013 In home business was found on the internet. Fraudulent advertizing lead me to believe I could make 15 00 usd/link from home by posting a product link for major companies ie Walmart, Sears etc. That anyone could do it, little to no computer knowledge was needed. Unconditional Money back guarantee was emphasized many times.

Purchased membership the same day for 49.95 on Visa CC. order # 11783069. The product was membership login information and connections to many other sites where company reps ie Jason, tried to UPSELL more memberships and information, saying without this additional info one would surely fail or succeed very slowly. FREE web sites were offered me for 97.00 to 397.00 dollars the more I reviewed the information (after paying the 49 95 fee) the more I realized the needed computer accume for success was beyond my scope.

On April 6th , next day, I called customer service, told them I was unhappy with the pressure to upgrade, that the computer knowledge was beyond me. I was told the "IRON CLAD GUARANTEE" was only good IF I tried very hard to post links, on social networks ie twitter facebook etc If I didn't I would never recieve any refund, and only after 30 days could I even request a refund. All this info was revealed AFTER paying the fees.

7/8/2013 I called the AG State of Oregon to see if Online Profit Masters was licensed to do business in Oregon They are not! This business smells like, quack likes and acts like Zeek Rewards, a company closed down by the SEC last year for selling affiliate memberships with no real product.

Theft by deception is a felony in Oregon, right?

By my signature below, I understand a) this complaint will become part of DOJ's permanent records and is subject to Oregon's Public Records Law; b) this complaint may be released to the business or person about whom I am complaining; c) this complaint may be referred to another governmental agency. By my signature below, I understand that I am providing the following information and documentation relative to this complaint.

April 9, 2013 ☒ Over 65?
Date

Signature

Oregon Department of Justice
Financial Fraud/Consumer Protection Section
1162 Court St., NE
Salem, OR 97301-4096

701-530 100;

TO Mike Pitts
Utah Division of Consumer Protection

File: "The Coaching Dept"

Mike

Can you send me a quick
email letting me know that you
received this fax

Thanks

Michele

marksdm@yahoo.com

Total 6 pages



State of Utah

Department of Commerce

Division of Consumer Protection

Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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
The Coaching Department	801-938-4116	208-214-4661
Street Address		
unknown		
City	State	Zip Code
Provo	utah	
E-mail Address	Web Address (URL)	
	www.thecoachingdepartment.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
	Jan 2012 thru April 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"/>		
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?		
I would like all 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"/> i know an attorney is working on this but i dont have any details		

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.

In January 2012 I inquired information about making money on the internet. I was charged \$5500.00. I was told I would have a coach & have coaching sessions, which I did. It seemed every day other people called saying they were with the internet business & convinced me that I needed their services. Supplier \$3,000, a tax service \$2995., your entity solution \$3403, I was told I need to do a credit report \$29.95 & \$14.95, which now after all this venture my credit is bad., ebiz \$8.78, Daues Financial \$3500. I told my coach Steve Hatch that I was getting so confused with all the people calling me wanting me to buy their services & I needed to start making money right away that I was getting in too much debt. He said "What people are calling?" so I told him & he said I didn't need these services. It would have been nice to be informed of this earlier. So much money going out & nothing coming in. I feel that as much money as I had paid the work should have been done for me. My coach was having me do the work & research looking for websites that did dropshipping. The list he gave me was long & I went through all of them & none of them did dropship. It just drug on & on, week after week & it didn't get anywhere. The "other people" that I bought their services never got back in touch with me. I was never sent any documents from them, no receipt(just my credit card bill). I tried to call & cancel but I called one number & was told to call someone else, then that person tried talking me into doing something else on the internet. Then one day I get an email from a Lawretta Souder, who told me that she figured out these people are scammers & she told me that a Brandon Smith with the coaching department gave her MY personal information AND my credit card information! I have contacted my credit card companies but the coaching department has convinced one of my cards, they are in the right, another card is still investigating. The coaching department is still charging me \$39.95 a mth when I have told them I want to cancel. I feel like if a consumer is not satisfied with a companies service then they need to make it right. Its the right thing to do.

This venture has cost me \$18,731.33. I am requesting all my money be refunded.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE

DATE:

11-6-12

670113-01

STATE OF MICHIGAN
DEPARTMENT OF ATTORNEY GENERAL



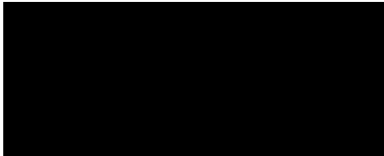
P O Box 30213
LANSING, MICHIGAN 48909

RECEIVED BILL SCHUETTE
ATTORNEY GENERAL

JUL 02 2013 June 21, 2013

DIVISION OF
CONSUMER PROTECTION

Refer to AG No.: 2013-0038177-A



Dear Consumer:

RE: Accomplish Learning Group LLC and Simplicity Group LLC

We have written to Simplicity Group LLC on two occasions and have failed to receive a response. We also sent a letter to Accomplish Learning Group LLC but our mail was returned by the post office as undeliverable. We are, by copy of this letter, referring your correspondence to:

Utah Office of the Attorney General
Utah State Capitol Complex
350 North State Street Suite 230
SLC, UT 84114-2320
(801) 366-0260

I am sorry this office is unable to assist you at this time.

Sincerely,

BILL SCHUETTE
ATTORNEY GENERAL

Consumer Protection Division
1-877-765-8388
(517) 241-3771 – Fax

mfm



(To) Attorney General (517) 241-3771

(From)

William Martin (989) 686-2538

Dispute this E Commerce for
on line education

Pages 18 including cover

Dept. of Attorney General
Consumer Protection Division

MAR 04 2013

RECEIVED

DAG 008-001
Authority: 1976 PA 331
Compliance: Voluntary
Penalty: None



MICHIGAN DEPARTMENT OF ATTORNEY GENERAL

CONSUMER COMPLAINT/INQUIRY FORM

Please be aware of the following:

- Complaints and inquiries become public records when they are submitted to the Attorney General's office, and under the Michigan Freedom of Information Act, copies may be subject to disclosure to anyone who asks for them.
- A copy of the complaint may be sent to the business against whom the complaint is issued. An accurate company Fax number will expedite processing.
- A copy of the complaint may be sent to other governmental agencies.
- Please be particularly cautious with information containing your Social Security number, credit card account numbers, etc. for security purposes. If you believe it is necessary to submit such information, you should mail that information and the corresponding complaint.

Consumer Information

Your Last Name: [REDACTED] First Name: [REDACTED]
Your Street Address: [REDACTED] City: [REDACTED]
Your State: [REDACTED] Zip Code: [REDACTED]
Your County: [REDACTED]
Your Home Phone: [REDACTED] Work Phone: [REDACTED]
Fax Number: [REDACTED] E-mail Address: [REDACTED]

Primary Company or Person Your Complaint Is About

Company Name: ^① E Commerce or ^② Web Educate or ^③ Simple
Street Address: _____ City: _____
State: _____ Zip Code: 1-866-714-3099 ^①
County: _____ Phone: 208-515-7440 Ext 2508 m ^②
Fax Number: _____ E-mail Address: 920-474-6759 ^③
Website Address: see emails

Secondary Company or Person Your Complaint Is About

Company: Name: _____

Street Address: _____ City: _____

State: _____ Zip Code: _____

Phone: _____

Fax Number: _____ E-mail Address: _____

Web Site Address: _____

Complaint InformationIs Your Complaint About A Bill? *For Education* Yes ☒ No ☐

If So, Please Provide A Copy.

Approximate Monetary Value: \$ 8600.00Did You Sign A Contract?: Yes ☒ No ☐Where Did You Sign This Contract: ON LINEIs A Court Action Pending?: Yes ☐ No ☒Do You Have An Attorney
Representing You On This Matter?: Yes ☐ No ☒

Motor Vehicle Warranty Complaint Information

If your complaint involves motor vehicle manufacturer warranties or non-dealer service contracts, please fill out this section. Most other auto-related complaints, including dealer complaints and complaints concerning automotive repairs and repair facilities, must be filed with the Department of State's Bureau of Regulatory Services: 1-888-767-8424.

Vehicle Make, Model and Year: _____

VIN No.: _____

Complaint Detail/Inquiry Information

Describe your problem, what attempts you have made to correct it, and how you would like to have the problem resolved. Use additional sheets if necessary.

*Because I am disputing the cost of this class
no one will call me back or answer E mails.
my money should be credited to my cards because I
never got what I was promised.*

Untitled

I will try to keep this as brief as possible however allot has happened and much more was promised but not delivered so there is plenty to tell. This began in September of 2012 when I purchased some on line training from a company called E Commerce. The date was September 17, 2012 and billed in the amount of 6300.00 and 700.00 on my CapitolOne credit card statement along with an additional charge of 1600.00 on my Discover Card. Total was 8600.00. The phone number listed for E Commerce is 1-866-716-3099. This is the Company listed on my credit card statement. When I originally signed up for this education it was with a company called Web Educate. The man I spoke with (Jake Hanson) @ 208-515-7440 ext 2508. He was the person that sold me the the course. He told me that I needed to give this about 10 hours a week and that I would be making in 3 to 4 months from 6 to 8 thousand dollars a month. He stated that as long as I applied all revenue that I received toward my credit cards I would be able to pay off my credit cards within that time frame. He also told me that if I wasn't up to speed in the amount of time that I would have to step aside and his people would step in and take over my web site and get it done. They would get the income to the 6 to 8 thousand dollar level and then turn over the site to me. I was promised a web site and was told that they would design it so that it had a professional look. Mr Hanson reassured me that his coaches would be able to train me to get this done and that he would have to pay for any additional training if I was not up to speed in the 3 or 4 months. He stated this was very important and you can hold my feet to the fire on this. Jake told me to be sure to apply all monies I took in toward my loans so that I could pay down my loans and I agreed to do just that. To date I have never made any money with this and see no end in sight. I had trouble with this Web Educate company from the very beginning. My training was to begin in September however that did not happen. So I called Mr Hanson to find out what was going on. He stated he would look into this to see what the problem was. He returned my call and said his secretary had dropped the ball and that he was going to terminate her but he would get my training started which he did in October. My coach worked for a company called Simplx (920-474-6759) and his name was Nate Draper. I had no phone number for him just an e-mail of nated.simplx@gmail.com. Mr Draper and I got along just fine but did have trouble getting him to answer emails which he stated I was to take my questions directly to Simplx. So I tried but they did not get back to me. I called them and sent emails some of which I will send so you can see what I was dealing with. I grew tired of that treatment and when I complained to my coach he said he hears that all the other students. Mr Draper tried to help me but then he didn't call me for a class the day before Christmas. I began sending emails and calling Simplx to find out what was going on. Finally just after the New Year I got a call from Leah @ Simplx. She apologized for not getting back to me and said that Nate was not answering repeated attempts by her to reach him and was unsure what was going on but she would get back to me. She did not call me back so I call Mr Hanson but was told he no longer works for the company and that would have to speak with Beau Anthony. Mr Anthony said he would find out what the problem was and he himself would call me back, never happened. Instead Leah called me from Simplx to tell me my coach no longer worked for Simplx so she was told to reassign me to Pete Silvester. Another nice guy but I was told to take any questions to Simplx. So when I had questions after my first class with Pete I called Simplx. I got no response so I sent emails with the same result. Angry I called Mr Anthony and was told that this must be my fault which really got me going so I stated to Mr Anthony with a rep on the phone from CapitolOne (Cherrel) how could you make such a claim when you don't even know me. He pressed as to what I was going to do because if I was going to get my credit card company involved he would not talk to me. Well at the prompting of Cherrel Mr Anthony gave the name of David Kyser (435-849-5571) and said he could fix this if I would be willing to call him so I did. Mr Kyser stated that Simplx was no longer used because that they were not a good trainer. He said they were good at drop shipping but were stretched to thin and out of their element when it came to training. He offered to enroll me with a company or school called Power Seller College in Sandy Utah. He said he would send me a new contract in email it wouldn't cost me anything and that I would get it in a couple of days. I informed him I had another class scheduled with Pete from Simplx which he said to tell Pete I was no longer with Simplx. I told Pete what David said and he wished me good luck. This was the 26th of January at 10:00 am. I call David back telling him what had happened. He said that's good but I still didn't have the email. David I should get the email for

Untitled

the contract by Monday for sure. I never got it. So I called David a third time looking for the email which he said just work with him but also stated I should think about giving this College at least a year. The more I thought about it the more I thought that this was not right and this needed to end. So I called my credit card companies and informed them that I would be disputing the charges. To date, CapitolOne wants to do nothing and I've not heard back from Discover as of the date of this letter. If any further details are needed please contact me. Thank You



State of Utah

Department of Commerce

Division of Consumer Protection

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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
[REDACTED]	[REDACTED]	[REDACTED]
City	State	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address	[REDACTED]	
[REDACTED]		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
E-Commerce support coaching department	866-716-3099	866-850-4871
Street Address	866-496-1166	
222 East 860 [REDACTED]		
City	State	Zip Code
South Orem	Utah	84058
E-mail Address	Web Address (URL)	
Supportatcoachmail.com	WWW.the coaching department.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$8895.00	2-20-13	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"/> "Fake" Contract - over the internet (Docu-Sign)		
Was the product or service advertised? If yes, give location and date		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/> I applied for an advertisement and got hooked to this company		
How would you like to see your complaint resolved?		
I want 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"/> BBB in Youngstown, Ohio and Utah		
FTC, AARP, Attorney General - [REDACTED]		
Attorney General in Utah and FBI in Youngstown, Ohio		

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 got involved with a scam via the internet. I saw an advertisement on the AARP email for a work from home job "to post links for name brand companies - Walmart, Target, Home Depot, learn in one afternoon" to supplement my retirement. [Name of Company was Profit Web System] I got a phone call to tell me what I needed to do to do the posting. I needed to learn how to start a business per Simon and Sean Baldwin. It would take only 2-3 hours a day with them coaching me. The cost would be \$8895.00 with everything included for the course - I had to decide immediately - I was chosen! I was told by Simon that I had 30 days to change my mind. I would meet weekly with a coach over the phone and have assignments to do per week. They said to make money you need to spend money, but it would work out that you would get the cost back quickly. You would be able to pay off your credit card easily because in one month you will be making money. Signed up on a Wednesday - Feb. 20, 2013, on Monday - Feb. 25, 2013, I got a phone call that I had to meet immediately with the business entities and corporation tax instructors before proceeding any further. The meeting would be Wednesday Feb. 27, 2013. On Wednesday, Dan Altamirano² called and said I needed to spend \$6,615.00 for a LLC and that I would be paying \$39.95 per month to view tutorials after the first month and the corporation tax instructor would call me to make an appointment. I got very worried. Felt he was asking me too many questions about my credit cards, credit limits, talking to me from a screen and that this was supposed to be included in the first fee. I called him back and told him I wanted to withdraw from the program. He said I would get my money back in 3 days. I did. The same day I called to speak to the man - Sean Baldwin that talked me out of my \$8895.00 that I was withdrawing from the program. They could not reach him. The receptionist

CONTINUE ON A SEPARATE PAGE IF NECESSARY

Said I had to speak with customer service, Scott Schultz on Friday, March 1, 2013.

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[See Next page]

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: 5-9-13

Continued from summary of complaint page:

I also emailed my coach Brian Pier on the same day, that I was withdrawing from the course. He emailed me back - don't deal with that. He never asked why I wanted to withdraw. I feel he dumped me once he had my money. On Friday, March 1, 2013 Scott Schultz called and told him I was withdrawing from the program - too expensive in a few days, too many problems. My computer was hit by a virus that ruined internet explorer, computer not working for days, given a password that did not work, numerous emails from people I did not know (Steve Jarvie, Cheryl Miller, Lisa Best), phone calls from people yelling at me about working from home - I never made phone calls to work for visa. Once computer got fixed days later, found notes that the drop shippers, Auction tools, webinars would cost me an additional \$39.95 per month. This was supposed to be covered in the first cost. I also told him that two people (Yolanda Matthews, and Simon) told me that I had 30 days to withdraw. Scott said No. The 30 days applied to a lead in? - Not the course. He said that I only had 3 days I don't remember anyone ~~saying~~ ^{error} anything about 3 days and there is nowhere in the contract about the 3 days. He started out interested in my concerns and then said - you are just a woman having an anxiety attack over the price and you can do this course". Told him he should be ashamed No course has been given to me in five days. Nothing was taught. They just wanted to get as much money from me as they could. Once I said No. No more concern or interest. I signed up on Wednesday 2/20/13 and withdrew the following Wednesday 2/27/13. I never learned anything and this is not what I signed up to do. It was to learn how to post links for brand name companies - not start some huge business.

Since this nightmare started, I received two more emails from them-when are you coming back? Ignored it. Last week an email came, that they gave me a membership to a wholesale club at a 33% discount. Ignored it. A club called Doba. I have learned that they charge a fee anywhere from \$100.00-\$800.00

I have done some research. The President Ken Sonnenberg is known in Utah by the attorney general for running these scams. People only lose their money. He and all his partners make the money. I learned that they ask about the credit limits on the credit cards so they can charge as much as possible on each person. Everyone pays a different amount. Also all the calls and charges are from different cities and states (Utah, California, Idaho.) I have also learned that they add additional charges to your credit cards after you try to withdraw. Everyone has to cancel their cards immediately. Also when I received an email from my coach-Brian to do an assignment which I did-he never asked about the assignment. I wasted my time for nothing. He spent the coaching time trying to fix my password with no success.

I also did some research on google. I googled Web Profit System-found it is a scam. E-commerce support Utah-is a scam. When you call them they can't help you. They refer you to webinars that tell you nothing. People have invested from \$1000.00 to \$60,000.00 with no success. People work over 60 hours per week on the course. Told you, you only need to spend 10-15 hours per week. You make no money. Ken Sonnenberg company-was told he has been in business since 2001. This company was only started in 2011. He keeps changing the names to get people to invest. He has been investigated and fined over \$250,000 for money scammed from people. The FTC is doing a probe called OPERATION EMPTY PROMISES. They are encouraging people to register complaints to stop these people. They say these people are part of an enterprise of companies that work like a pack to defraud consumers wanting to invest in online business opportunities. Some other topics googled, Salt Lake City Newspaper-they

call them (E-commerce support) phone predators. They tell you that they have an A + rating with the better business bureau. The BBB in Utah rates them with a F. Googled FTC against the Coaching Dept. affiliated with Ken Sonnenberg still with many complaints. I have found so many web sites that repeat all these same stories. I hope you can offer me some help.

Thank-you



State of Utah

Department of Commerce

Division of Consumer Protection

Send to:
 Utah Division of Consumer Protection
 Attention: Complaint Processor
 Heber M. Wells Building, 2nd Floor
 180 East 300 South, PO Box 148704
 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 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
 Thecoachingdepartment 18664961166 4053614580
 Street Address
 1141 W 1250 S. suite 101
 City State Zip Code
 Utah UT 84058
 E-mail Address Web Address (URL)
 thecoachingdepartment.com thecoachingdepartment.com

TRANSACTION INFORMATION

Amount of Transaction Date of Transaction Method of payment for transaction
 \$5000.00 June/July Amex card/installments

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 ☒ writing, verbal and, phone

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

NO ☐ YES ☒ internet

How would you like to see your complaint resolved?

The deal canceled and my 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 ☒ 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.

As a result of the economy that hit, I lost my business and as a result of that, I went out looking for other means to stay afloat and to provide for my family. Then I came across a company called FAST CASH COMMISSION. At first I was skeptical but as time went on, I was assured that it is a lucrative business that could earn me at least a \$1000.00 a month provided I put in the hard work and time.

At this time, my confidence grew and I invested \$5000.00 into the business. The first installment was on my amex card for \$691.00 and the rest spread out on monthly payments of \$125.00 and \$134.00 each. Then a website was created for me and I put in the hard work and time that was asked of me and to this date, I have not earned a penny.

I became frustrated with them since no money came in for three months now and I called my cc company to file a complaint and the \$691.00 was taken off at this time but I still kept making payments the original company. Because I could not make money, I decided to shut down the business by calling the IRS and cancelling my EIN#. After expressing my disappointment with the company, a gentleman by the name Scott called back and said he could retrieve the # back from IRS and that we could resume business there after. But when I asked him of the promise they made to me, he could not backup that promise and insisted on assigning another gentleman called Gaylon to work with me to no avail. It's been approximately five to six months now that I have not made any money and I am out of \$5000.00 and looking for a job.

Yes, I did sign the papers and that was because someone there had raised my expectation to believing that I could become successful by working hard contrary to me being skeptical from the start. I am in a precarious situation now where my \$5000.00 could come in handy to alleviate the pain I and my family are going through now.

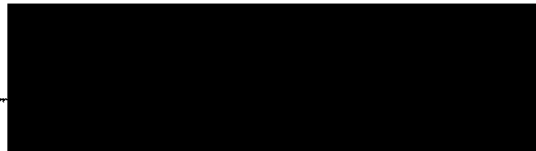
Is there any thing this department of Consumer Protection could do to help?

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:**

11/01/12



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

FEB 21 2014

DIVISION OF

CONSUMER PROTECTION

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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

ECommerce Consultants

1-866-610-8459

1-866-935-2094

Street Address

63 E 11400 S #261

City

State

Zip Code

Sandy

Utah

84070

E-mail Address

Web Address (URL)

support@icoachmail.com

TRANSACTION INFORMATION

Amount of Transaction

Date of Transaction

Method of payment for transaction

\$33,155.32

11/29/13

Debit Card from 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 ☒

Internet on 11/27/13

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 the 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 ☒YES ☐Not yet, but I will attempt that through www.adr.org

SUMMARY OF COMPLAINT

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I am 54 years old with a 30 year old special needs daughter. My wife passed away in October. In an effort to keep my daughter's life as normal as possible I took severance from the company I worked for after 28 years and pursued an at home on line business.

On a talk radio station I heard about earnincomeathome.com as an opportunity to make this happen. As it turned out the company I replied to was not the radio advertised company. I had confidence I could make the business go, I had to in order to keep my daughter at home.

The promised coaching sessions were brief to say the least. This was supposed to be a 6 month coaching package that included prepaid hosting, a comprehensive Drop-Ship Database System, eBay Research tool, Personalized Accounting Software Suite, a Search & Social Marketing Package, and a Website Construction Package.

I received nothing, but brief coaching sessions where you feel they are put out by having to speak with you and in a rush to get you off the phone. We are almost 3 months into this and there isn't a website. My coaching session this week was cancelled due to some emergency. They currently don't answer the phone, but hope to be back operating next week.

I've been robbed at a very difficult time in my life.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE _____

DATE: 2/15/14



State of Utah

Department of Commerce
Division of Consumer Protection

RECEIVED
JAN 14 2013
DIVISION OF
CONSUMER PROTECTION
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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]		[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	
E-COMMERCE SUPPORT		UNKNOWN			
Street Address					
[REDACTED]					
City		State		Zip Code	
[REDACTED]		[REDACTED]		[REDACTED]	
E-mail Address			Web Address (URL)		
E-COMMERCE SUPPORT GROUP			E-COMMERCE SUPPORT GROUP.COM		

TRANSACTION INFORMATION

Amount of Transaction		Date of Transaction		Method of payment for transaction	
\$7295.00		AUG. 8 2012		[REDACTED] VISA	
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"/> CONTRACT WAS ELECTRONIC VIA WEB.			
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 OR PARTIAL REFUND OF ALL CHARGES. -PREVENT THIS BUSINESS FROM PREYING ON CONSUMERS ALLOW MORE THAN 3 DAYS TO CANCEL.					

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] VISA ARBITRATION - CASE [REDACTED]	

SUMMARY OF COMPLAINT

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ECOMMERCE OFFERED PHONE TRAINING TO CREATE MY OWN INTERNET BUSINESS, MAILED OUT MY CREDIT CARD FOR \$1295. GAVE ME 3 DAYS TO CANCEL. DID NOT START TRAINING UNTIL AUG 28. RECEIVED 3 CALLS ON 3 DAYS OVER 3 WEEKS. CALLS WERE 20 MINS EA. TOTAL OF 60 MINS. EACH. TIME I WAS REFERRED TO A CONSULTANT CALLED "THE COACHING DEPARTMENT" THAT TRIED TO SCAM ME INTO PAYING THOUSANDS OF MORE DOLLARS FOR THE SAME SERVICES THAT ECOMMERCE HAD OFFERED BUT WAS NOT PROVIDING. BY THE THIRD CALL. I REALIZED THAT THIS WAS A SCAM AND THAT I HAD BEEN DECEIVED. I TRIED TO REVERSE THE CHARGES ON MY VISA. CHASE VISA, ORIGINALLY REVERSED THE CHARGES BUT ARBITRATION RULED IN FAVOR OF ECOMMERCE.

COPIES OF [REDACTED] DISPUTE, CANCELLATION E-MAIL.
DETAILS OF DISPUTE
EXPLANATION OF DISPUTE.
ECOMMERCE REBUTTAL.

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: [REDACTED]

DATE: 01/3/2013



State of Utah

Department of Commerce
Division of Consumer Protection

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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

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AUG 29 2014

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

Daytime or Work telephone

E-mail Address

COMPLAINT AGAINST

Name of Business Entity

Daytime telephone number

Other telephone or facsimile

E Commerce

Street Address

City

State

Zip Code

E-mail Address

Web Address (URL)

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 ☐ YES ☒

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

NO ☒ YES ☐

How would you like to see your complaint resolved?

In Oct. 2013, I replied to an ad over the internet that appeared on my home page asking if I was interested in taking & selling over the internet. It cost \$200 to sign up. After that I heard from E-Commerce.

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 ☒

Utah Better Business Bureau. Before that I called Attorney General and I called BBB who sent me to Utah, which information is included. All entities mentioned reside in or around Salt Lake City. My belief is they are separate but all work together.

SUMMARY OF COMPLAINT

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Oct 2013 - Received call from Mike Hill (director of E-Commerce Consulting offering opportunity of job at home selling products over the internet or taking orders). The service cost me \$14,695.34. They promised:

- (1) only work 2 hrs. 5 days a week taking orders
- (2) earn my money back in 3 to weeks
- (3) They wouldn't let me fail. They would stay with me until I was 100% satisfied.
- (4) I would make \$2000/mo. upward.
- (5) assigned me a coach: Taylor Hays who would coach me over the phone once a week. Taylor introduced me over the phone to Brandon Smith as my account manager. Brandon said I needed to sign a contract with "My Supplier Source" for \$12,500 for drop shipping to complete the training. I had 3 days to cancel, which I did the next day. His and Taylor's e-mail addresses were (@icashmail), however Brandon was actually a salesman for "My Supplier Source". After canceling the contract he said they would give me a discount off \$300, but never picked me up. These coaches were hired by Kevin Hardman and he said that Brandon should not have charged me at all. This was the first big ~~deceit~~ I realized.

Feb. 12, 2014 - Coach and all support disappeared, not answering calls or emails. I called Hardman who assigned me another coach from another entity starting in Mar.

May 5, 2014 Hardman (E-commerce) disappeared, no responses. They filed complaints with Utah BBB and now Consumer Protection for breach of contract. I have never made a penny of my money back and consider this a scam. I want my money back in full.

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SIGNATURE

DATE: Aug. 24, 2014

Aug. 24, 2011

First of all I want to apologize for all the print outs. I have had to present my information to you in this way, because I have written so many different associations, (starting with a dispute to my credit card company, to Texas Attorney General, to Texas BBB, to Utah BBB to Consumer Protection) because I cannot afford an attorney and believe this whole venture has been a scam. Also it has been such a long drawn out nightmare that any time now I write, talk or even think about it makes my blood pressure soar to frightening levels.

I started this because I'm 75 with no income; I am living on my savings which is dwindling rapidly because of cost of living escalating.

I have not been able to find anyone with authority to help me get my money back which might as well have been stolen from me and is now affecting my health.

As I said, I am sorry to send so many different pages of responses, e-mails and information, but it's the only way I know to get it all to you. It has accumulated over these five months of trying to see justice done and to make E Commerce Consulting accountable for their deceitful business that appears legal, but uses illegal tactics to steal innocent people's money. They lie and make empty promises that are never fulfilled.

I'm hoping you have that authority to investigate this issue and be able to see that justice is done. Thank you very much for being there for consumers such as I.

Please call if there are questions.

**FedEx Office**

FedEx Kinko's is now FedEx Office

Fax Cover Sheet

Date Thursday, May 01, 2014Number of pages 5 (including cover page)**To:**

Name Complaint Processor
Company Utah Division of Consumer Protection
Telephone (801) 530-6601
Fax (801) 530-6001

From:

Name

Company

Telephone

Comments



Fax - Local Send



Fax - Domestic Send



Fax - International Send

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27708



State of Utah

Department of Commerce
Division of Consumer Protection

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MAY 01 2014

DIVISION OF
CONSUMER PROTECTION

Send to.

Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
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Consumer Complaint Form

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CONSUMER INFORMATION		
Your Name	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	Other telephone or facsimile
eCommerceConsulting, LLC	866-731-8113	
Street Address		
63 E 11400 S #261		
City	State	Zip Code
Sandy	UT	84070
E-mail Address	Web Address (URL)	
customerservice@ecommercelearning.com	ecommercelearning.com (now)	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
58985.36	Friday, Aug. 16, 2013	3 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"/> over the phone on 8/16/2013		
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?		
100% refund + expenses. At this time of 58985.36, 1400.00 + 1400.00 + 1300.00 + 1300.00 + 32228.56 has been "refunded." 21356.86 due plus expenses of 846.45 balance transfer, 75.00 convenience check, 1658.50 interest on MasterCard, and 440.78 interest another master card, & 6 Disover.		
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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began this with positive feelings after speaking to Frank White, Aaron Murray, Mark Carrington, and Sydney^{monly}. And watching a Steve Larson internet marketing video a number of times on edcoaching.com. Deal was made with Mike Nell on 8/16 for 58985.36 with a "service guarantee" to be recovered in 20 wks. Great! And he, they, would help me with minimum payment on credit cards until the business they are going to help me build will do it. Great! Was told I would have a personal advisor, product niche market, product sourcing directory, merchant account, 3 streams of income, custom built website, Las Vegas seminar, new laptop, and "at least" 52 wks of proactive coaching 10A-10P EST, Ebay, Amazon, website, affiliate, Google. Don't spend another penny!! OK. Well... first 2 month I got "help" with credit and payments, not for November, so, I start more research to figure maybe "I've been burned." Mike Nell and Kevin Handren gave me my package to... Applied, Impactki, Creative Business Set up, and Simplex. Applied was very quickly moved to Impactki and never mentioned again. My custom website was to get all kinds of "traffic" with the special SEO I was getting. Making no money. No documentation was ever sent to me to describe what exactly I was getting. Very difficult to contact Mike Nell or Kevin Handren. Website, [redacted] and [redacted] was off www last week. I am unable to edit it at this time as the page following this has what is on the site now. No sales I was moved to other computer without being told. Credit card help has been 4 out of 7 months. Is this a "gag order" following the website page? Is it serious? I have received calls from other internet coaching companies who are aware that this is not a good deal, again "I have been burned." I would at least like the balance due from original deal. This is not turning out like Mike Nell and Kevin Handren were trying to tell me it would. At all.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: [redacted]

DATE: Thurs 05/01/2014



State of Utah

Department of Commerce
Division of Consumer Protection

RECEIVED

MAY 05 2014

DIVISION OF
CONSUMER PROTECTION

Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
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CONSUMER INFORMATION

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

COMPLAINT AGAINST

Name of Business Entity [REDACTED] Daytime telephone number [REDACTED] Other telephone or facsimile [REDACTED]
ecommerce consulting 1 866 731 8113 1 877 436 5229
Street Address [REDACTED]
63 E 14005 South Suite 261
City [REDACTED] State [REDACTED] Zip Code [REDACTED]
Sandy, Utah 84070 Utah 84070
E-mail Address [REDACTED] Web Address (URL) [REDACTED]
none none

TRANSACTION INFORMATION

Amount of Transaction [REDACTED] Date of Transaction [REDACTED] Method of payment for transaction [REDACTED]
\$13.795.00 March 5, 2014 7,000.00 Disc. & 6,795.00 Visa Southwest

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 ☒ phone & internet 3-5-1014 Mr Kevin Hendren 1-866 731 8113 ext 6398

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

NO ☐ YES ☒ internet Midland lady making so much money (no Name)

How would you like to see your complaint resolved?

return money, and a little jail time

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 ☒ FBI [REDACTED] Police sent me to the FBI

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 talked to Mr. Hendren today, and I did tape the conversation.. Told him I was recording it. He said he was with the BBB for the past 12 or 13 years. I asked about Better Business, he referred me to www.BBB.org. of course I called, did search, no search on file for them. He told me he could not return money, all this is on the tape. I can send you a copy of the tape. Told me that I would start making money in 2 weeks. The first 2 weeks on the program the phone lines were in the process of getting changed. Could not get in to talk to them my coach was very ugly acting. Wanted me to sell a purse on ebay to learn how to sell on ebay. I told them that if I wanted to sell a purse, I would have a garage sale. I called many times and very few returns were made. Mr. Hendren told me that there was no such thing as a platinum plan, (which sells for 199.00. They recorded tape has most and more information on it. If you will tell me how and where to send it, I will get a copy for you. He did return 621.80, for the bank charges that I did encountered. Enclosed in fax, is the paper work that I have on hand.

Thank you, and hope I hear from you soon. This man and his ecommerce consulting co. needs to be stopped.

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: 4-24-2014



06-214-00
ATTORNEY
GENERAL

JUN 20 2014

EXECUTIVE

State of North Carolina

ROY COOPER
ATTORNEY GENERAL

Department of Justice
9001 Mail Service Center
Raleigh, NC 27699-9001

CONSUMER PROTECTION
Toll Free In NC
(877) 566-7226
Outside of NC
(919) 716-6000
Fax: (919) 716-6050

RECEIVED

June 18, 2014

RECEIVED

JUN 26 2014

JUN 27 2014

DIVISION OF
CONSUMER PROTECTION

DIVISION OF
CONSUMER PROTECTION

Re: File No. 1405646
E Commerce Consulting
63 East 11400 South #261
Sandy, UT 84070

Dear [REDACTED]

Thank you for filing a complaint with the Consumer Protection Division. After several attempts, our office has been unable to obtain a response from E Commerce Consulting. Although we try to assist all consumers, the fact that we were not able to directly assist you does not mean your complaint is not valid.

Since E Commerce Consulting is located in another state, we are forwarding a copy of this letter and your complaint to that state's consumer protection agency for whatever action it deems appropriate.

While we regret that we were not able to help you resolve your dispute, we do want to thank you for taking the time to contact our office. Each complaint remains a part of our files and may be useful to other consumers. It will also help us to monitor questionable business practices and to set priorities for enforcement efforts and legislative recommendations.

We encourage you to contact us again if you have a consumer problem which you believe warrants review by our office.

Sincerely,

Daphne B. Little
Consumer Protection Specialist
CONSUMER PROTECTION DIVISION

cc Attorney General UT

ATTORNEY GENERAL'S OFFICE

JUN 23 2014

Commercial Enforcement Division

Consumer

From: consforms@ncdoj.gov
Sent: Monday, April 21, 2014 3:04 PM
To: Consumer
Subject: Complaint 6429 Mullinax

Your Information

Prefix

Middle Initial

* Mailing Address

* City

* State

* First Name

* Last Name

Zip Code

Country, if not US

Day Phone Number (including area code)

Evening Phone Number (including area code)

Cell Phone Number (including area code)

Fax Number (including area code)

County of Residence

Email
Address

I am a military service member, veteran, or military
spouse

Information About Company Against Which You Are Complaining

* Full name of company

Address

City

State

Country, if not US

Company's internet address (URL)

* Telephone number, including area code

Fax number, including area code

E Commerce Consulting

63 E 11400 South #261

Sandy

UT

Zip Code

84070

866-731-8113

Complaint Information (complete any blocks which apply to your complaint)

DBL

Product, item, or service involved starting a home based business

Date of purchase, service, contract 4/10/2014 12:00:00 AM

Manufacturer or
brand

Model

Account number

Do not submit credit card or bank account
numbers through this form. If you need to
provide that information as part of your
complaint, please mail it to us instead.

Serial number

Did you sign a
contract or a lease? Yes

Start Date 4/10/2014
12.00.00 AM End Date

Total amount paid 0 Amount
in dispute

How was payment
made: Cash

Did you buy an
extended service contract? No

If yes, name of company
responsible for extended service
contract or warranty

Information About the Transaction

How was initial contact made between you and the I received a telephone call from business

Where did the transaction take place? Via computer (website or e-mail)

Details of Complaint

* Details I'm not sure how they found me. I was lead to believe one thing and it turned out to be something entirely different. I was told that it would only cost \$97.00, which I paid. Then they keep on increasing the cost for the things they said I would need. I told them I didn't have that kind of money, so they got me a Discover It credit card. I don't know how they did it. They got me a credit limit of \$5,000.00 and said they needed \$4695.00 which would be paid off in 6 months. I didn't understand how they sucked me in. Before I knew it they said I had signed a contract, which I'd never done online and didn't know how to do it. But they did it for me. The first conversation with them lasted over 3 & half hours. I keep trying to get off the phone,

I'm a diabetic and was needing to eat but he just kept me on trying to get me to commit I should have just hung up, but I didn't. I'm 57 years old and have several serious health issues, and I told him so. He kept at me that I could do it, cause it was so simple. I ended up having one "coaching" session with someone there. After that I knew I could not handle the stress and couldn't understand how it worked. I called to tell them so and to ask what I needed to do to not do it, but he told me it was too late. He tried to intimidate me into keeping on with them, but once he realized I was not going any further with them, he then started to "threaten" me with what they would do to me. I ask him why he was being that way after him telling me at the beginning how easy it was and that I would be able to stop if I needed to. I told him I just wanted to know what I needed to do but he said it was too late and they would ruin my credit and I would never be able to buy a house or car the rest of my life. He said more, much more, threatening statements like the above. I got scared. I asked him why he was being like this now, being so different than he had had me to believe at first, but he said I was going to pay them! It had only been a few days but he said it was too late to stop now. I told him I just wanted to know how much I owed them for the one session (it was less than 30 minutes). I don't know what to do next. I'm confused as to what to do. They are causing me tremendous stress and the stress is affecting my health, even more than I already have to deal with. I hope you can help me. I didn't know what I was getting into. I was wrong to believe him, but I did.

Resolution Attempts You Have Made

Have you contacted the company with your complaint? No

If yes, name of person most recently contacted

His/her phone number, incl. area code

Results

* What resolution would you consider fair? I would be willing to pay them for the one session. For them to leave me alone and to not ruin my credit.

Do you have an attorney in this case? No

If yes, name of your attorney

Attorney's number, incl. area code

Has your complaint been heard or is it scheduled to be heard in court? No

If yes, where and when?

If already heard, what was the result?

Will you be submitting documentation by mail or fax?



State of Utah

Department of Commerce
Division of Consumer Protection

RECEIVED

JUL 31 2014

DIVISION OF
CONSUMER PROTECTION

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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 _____

eCommerce Consulting

385 282-6866

Street Address _____

63 E 11400 D #261

City _____ State _____ Zip Code _____

SANDY

UTAH

84070

E-mail Address _____

Web Address (URL) _____

<http://www.e-commerceconsulting.com>

TRANSACTION INFORMATION

Amount of Transaction _____ Date of Transaction _____ Method of payment for transaction _____

\$5794 75

MARCH 2014

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 ☒

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 A REFUND IN THE AMOUNT OF \$5754 80 BREAK DOWN IS AS FOLLOWS

\$3400 00 PROGRAM FEE

\$2195 00 PROGRAM FEE

\$39 95 MONTHLY MARCH FEE

\$39 95 MONTHLY APRIL FEE

\$39 95 MONTHLY MAY FEE

\$39 95 MONTHLY JUNE FEE

\$39 95 MONTHLY JULY FEE

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..BBB CASE#: 22168054

SUMMARY OF COMPLAINT

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I WAS PROMISED ALL THE TOOLS & PRODUCTS TO START AN ONLINE BUSINESS SELLING ON EBAY. ALL WAS SUPPOSE TO BE INCLUDED WITH THE ONE PAYMENT \$5595.00. ON MARCH 26, 2014 I SPOKE WITH JORDON DAVIS CLOSE TO 4 HOURS ON THE PHONE & WAS PROMISED ALL THE TOOLS & PRODUCTS TO SELL ON THE INTERNET & EBAY WAS THE BEST PLACE TO START. I WAS ASSIGNED TO COACH NICO WHO WOULD BE AVAILABLE ANYTIME I NEEDED HELP. HE CALLED ME EVERY WEEK AS PROMISED BUT AS I PROCEEDED WITH THE PROGRAM I FIGURED THAT COACHING WASN'T NECESSARY DUE TO THE FACT THAT EBAY SHOWS YOU EXACTLY HOW SELL ON THEIR SITE SO I EMAILED NICO ASKING WHAT WAS THE POINT ON ME PAYING FOR THEIR SERVICE. IT TOOK A FEW EMAILS FOR HIM TO FINALLY GET SOME ONE TO RESPOND TO ME & WAS TOLD THAT A REFUND WOULD NOT BE AN OPTION. I WAS ALSO DOUBLE CHARGED 4/25/2014 \$39.95 WHICH WAS THE MONTHLY FEE. I EMAILED NICO & FINALLY RECEIVED A REFUND FOR THE \$39.95. AFTER RESEARCHING & MANY CALLS FROM OTHER COMPANIES OFFERING THEIR PRODUCTS & SERVICES I REALIZED THAT I WASN'T GETTING WHAT I WAS PROMISED FROM JORDAN DAVIS. HE EXPLAINED THAT I WOULD GET PRODUCTS FROM COMPANIES THAT WORKED FOR THEM AT A DISCOUNT PRICE & CAN SELL ON EBAY & MAKE A PROFIT BUT WAS NEVER TOLD THAT I WOULD HAVE TO PAY THOUSANDS OF DOLLARS TO JOIN INTO OTHER PROGRAMS WITH OTHER COMPANIES. EVERYTHING WAS SUPPOSE TO BE INCLUDED IN THE ORIGINAL PAYMENT OF \$5595 & THEY DIDN'T TELL ME THAT I WAS ALSO GETTING CHARGED \$39.95 AT THE SAME TIME UNTIL I SEEN THE CHARGE ON MY CREDIT CARD STATEMENT. I EXPLAINED THAT I WAS PAYING ON 2 DIFFERENT CREDIT CARDS BECAUSE I WAS CLOSE TO THE LIMIT SO \$3400 WAS BEING CHARGED ON ONE CARD & \$2195 ON ANOTHER SO THE TOTAL WAS SUPPOSE TO BE \$5595 BUT WAS CHARGED \$5635. THE ENTIRE PROGRAM WAS SUPPOSE TO GIVE SO MUCH MORE. I WAS THAT TOLD I WOULD HAVE 7 WEEKS OF PROACTIVE TRAINING NOT 6 WEEKS AND COULD TALK TO A COACH THEN AFTER THOSE WEEKS I WOULDN'T HAVE ACCESS TO TALK ON THE PHONE WITH THE COACH BUT COULD EMAIL. SO BASICALLY I WAS TOLD THAT I WOULD GET TOOLS, RESOURCES, EDUCATION, SYSTEM ACCESS, HOSTING, LIFE TIME TRAINING, GUARANTY OF SERVICE, EMAIL MARKETING WITH AUTO RESPONSE & THEY HAVE MANY DROP SHIPPING COMPANIES THAT I CAN CHOOSE FROM & THEY HAVE A HUGE VARIETY OF COMPANIES WITH THOUSANDS OF PRODUCTS FOR ME TO CHOOSE FROM & ALL I HAVE TO DO IS DECIDE ON WHAT I WANT TO SELL & BUY THE PRODUCTS AT A DISCOUNTED PRICE, LIST THEM ON EBAY & START MAKING PROFIT. THEY DIDN'T TELL ME THAT I WOULD HAVE TO PAY TO GET ACCESS TO ALL THOSE PRODUCTS AND DROP SHIPPERS. THAT WAS ALL SUPPOSE TO BE INCLUDED IN THE PROGRAM. I HAVE TALKED TO KEVIN HANDREN A FEW TIMES STARTING IN JUNE 2014 ASKING TO DISCONTINUE THE PROGRAM BECAUSE ITS NOT WORTH IT & I WAS LIED TO FROM JORDON DAVIS WHEN I SIGNED UP FOR THE PROGRAM & I AM STILL GETTING CHARGED THE MONTHLY FEES. KEVIN HANDREN TOLD ME THAT HE WOULD RESEARCH & CALL ME BACK. I HAD 2 APPOINTMENTS SCHEDULED WITH HIM IN & HE STILL HASN'T RETURNED MY CALLS. I HAVE ALSO CALLED HIM AND LEFT 2 MORE MESSAGES LAST WEEK AND STILL HAVEN'T RECEIVED A CALL BACK. I CALLED 1-866-731-8113 JULY 8, JULY 1 @ 12 11 & THEN AGAIN @ 6 39, JUNE 23, JUNE 18. I SIGNED A CONTRACT BUT JORDAN DAVIS LIED ABOUT THE ENTIRE PROGRAM SO I FEEL THAT THAT IS VERY UNPROFESSIONAL & I SHOULD GET WHAT I WAS PROMISED. WHY SHOULD I PAY FOR SOMETHING THAT ISN'T WHAT I AGREED TO. I HAVE ASKED MULTIPLE TIMES TO HAVE THE RECORDED CONVERSATION FROM MARCH WHEN I SPOKE TO JORDAN DAVIS & WHAT HE SAID WHAT WAS INCLUDED IN THE PROGRAM AND WHAT MY \$5595 WAS PAYING FOR. STILL HAVEN'T RECEIVED THAT EITHER. I WOULD NOT PAY THAT MUCH MONEY FOR COACHING WHEN I CAN FIGURE ALL THAT ALL OUT ON MY OWN, THE PROGRAM IS A SCAM & THEY LIE AND SAY ANYTHING TO GET YOU TO SAY YES. THEY EVEN ASKED TO ME WRITE A GOOD TESTIMONY ABOUT THE PROGRAM BEFORE YOU ARE EVEN DONE WITH IT. ITS ONE OF VERY FIRST ASSIGNMENTS YOU DO AS HOMEWORK. HOW CAN YOU WRITE A TESTIMONY BEFORE YOU EVEN COMPLETE THE PROGRAM. NICO WHO WAS MY COACH WAS VERY NICE BUT THE PROGRAM IN ALL IS NOT WORTH \$5794.75.

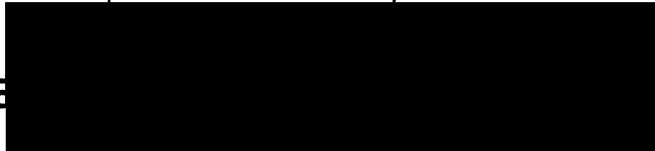
CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE



DATE:

July 25/2014



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

SEP 18 2014

DIVISION OF

CONSUMER PROTECTION

Send to

Utah Division of Consumer Protection

Attention Complaint Processor

Heber M Wells Building, 2nd 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
E-Commerce Express LLC	8015613880	
Street Address		
Unknown		
City	State	Zip Code
E-mail Address	Web Address (URL)	
info@ecomexpressnow.com	www.ecomexpressnow.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
3385 00	02/18/2014	Discover 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"/>	Sent via email (DocuSign)
Was the product or service advertised? If yes, give location and date		
NO <input checked="" type="checkbox"/>	YES <input type="checkbox"/>	Telemarketing
How would you like to see your complaint resolved?		
Company needs to "Perform" services to a reasonable standard as indicated by their telemarketing salesman. Salesman was asked directly about sales potential and replied "You should earn our fee back in 2-3 Months" before any agreement was made with this company. Salesman was also asked about PPC (Pay Per Click) ads, the company official replied "Its included for Life" another unfair and deceptive remark. A refund is due if this company is unable to perform website traffic to produce immediate sales as indicated by their salesman.		
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

SUMMARY OF COMPLAINT

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A telemarketer from E-Commerce Express began calling me in June 2013 with outrageous claims their company can provide an opportunity with a real earning potential. I was never interested in starting a website or any other investment at the word of a telemarketer.

This company [E-Commerce Express] keeps calling me with their hustle and has given my contact information to other "Shell Companies" who offer work-at-home scams through unconscionable service contracts with outrageous fees. This business model is nothing short of a Ponzi Scam to defraud consumers through questionable business practices. E-Commerce Express gave me the name of "Mickey Roberts" at Business Development Center (800)757-7187 as one of their business partners. I was also given the following names at E-Commerce Express as contacts: Tim Greene, Richard Frye, Brad Roman, Telephone (801)561-3880.

In February 2014, E-Commerce Express contacted me by telephone to sell a website marketing package. This company representative made statements to me over the telephone insisting their company set-up a website for me a few months ago. This salesman also stated their company (E-Commerce Express) also set-up a LLC (Limited Liability Corporation) and informed me they would get the corporation documents for me. This is the point where all my recent debt comes together linking other questionable business entities to E-Commerce Express.

I told the salesman at E-Commerce Express directly "The website is worthless to me as the programming code is defective because there are no -Meta Tags- listed as the description or keywords to allow it to be listed on any search engine." The salesman replied "This is a good looking website and the niche is a good one, you just need to do some SEO Marketing to make it visible." I informed this salesman I was not going to spend another \$10,000 on a virtual business and I was not interested because this website has never made a sale. This is when the telemarketer became flexible and indicated there was a smaller package available.

\$3,385 was billed to my Discover card for SEO, PPC and some other stuff indicating "Instant Targeted Website Traffic." The page title remained the "Domain Name" which will not attract consumers or reflect the content available to purchase. Web Stats indicate there is no traffic to this website. I called the company in May 2014 and informed Brad Roman their company has done nothing to this website because the page title was never changed to attract new customers. Mr Roman made statements indicating their company did their job and your complaint is baseless. Mr Roman stated "Your PPC budget is exhausted and asked for \$7,000 for additional marketing." This is outrageous considering this website has never made a sale and such an investment is unethical after the first marketing package was a failure from E-Commerce Express. No PPC budget was ever discussed with me and E-Commerce Express has never provided any information indicating there are any clicks on their proposed marketing, it appears to be fraudulent marketing.

This internet company also set-up a blog for increased internet visibility. Its strange because it was set-up on Wordpress which is a free service. After hours of searching online for this blog, I gave up and located it with the URL provided by E-Commerce Express. No One can find this blog and it has no value to direct traffic to this website. Everything E-Commerce Express has done to market this website is not in my best interest. The company keeps asking for more money when their company has never produced results other than creating a huge debt load and insists it can be transferred to a corporate line of credit.

E-commerce Express has informed me several times I need to get a Line of Credit under the LLC set-up by their company to finance the business expenses. This is nothing more than an attempt to give them unlimited resources for more fraudulent billing with their unconscionable contracts. These telemarketers already demand all your credit card numbers to determine the ceiling of your credit line and their services are determined upon how much can be billed to one or all of a consumer's credit cards, not the service in question.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____ **DATE:** _____

Company: E-Commerce Express

CONTINUED FROM COMPLAINT FORM

Since E-Commerce Express started offering their bad advice, these are the charges incurred on my personal credit cards and one finance agreement with a predatory finance company in California.

7/23/13	\$419.00	LLC Registration
7/29/13	\$3,500.00	Billed to Discover
8/29/13	\$495.00	Credit Counseling
10/30/13	\$2,995.00	Website
	\$219.45	\$19.95 Monthly Charge (11 months to date)
2/18/14	\$3,385.00	Marketing (SEO, PPC, Blog, Social Media

Total charges in connection with E-Commerce Express: \$11, 013.45

E-Commerce Express claims their services will make money working from home, nothing is further from the truth. The foregoing information indicates this company is based upon fraud and bankruptcy is anticipated due to unreasonable charges and these services have never made a dime in revenue in over a year. In addition, Ecommerce Express and Element Express (Both have the same NJ address and service terms) and charged my Discover card a few weeks ago. This company called me in April 2014 insisting I had signed up for "Coaching" and I have no knowledge of this service and declined to allow this company to incur additional charges for this well known rip-off.



State of Utah

Department of Commerce
Division of Consumer Protection

RECEIVED

MAR 19 2013

DIVISION OF

Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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]	[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
The Coaching Department / ^{Apply Knowledge} Institute		866-496-1166	866-935-2094
Street Address			
1411 W. Business Park Drive, Suite 101			
City	State	Zip Code	
Orem	UT	84058	
E-mail Address		Web Address (URL)	
support@the-coaching-department.com		www.the-coaching-department.com	
www.applyki.com			
TRANSACTION INFORMATION			
Amount of Transaction	Date of Transaction	Method of payment for transaction	
\$299 / 2695	3/4/2013	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"/> Over the phone, e-signed contract at my home (3/4/13)			
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 want the contract rescinded and a Refund of my \$299. and I don't want any harassing calls from the Coaching Department or any affiliate companies, or threatening calls in regards to reporting me to a debt collector or suing. I want to walk away from this like it never happened.			
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"/> Federal Trade Commission, 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.

3/4 Paid \$77 for a program that claimed we could make \$300/day posting links on Google.

We get a call from the Coaching Department/Apply Knowledge Institute and my mom declined, but I insisted to pay for it since it would help her out financially.

I called back and spoke to a rep who then told me to wait for Jason to call. Jason did call and professionally explained what his business is like. I then gave them my credit card and social security numbers to help Jason draw the contract up.

I signed (e-sign) the contract on DocuSign and was assigned a coach. His name was Steve.

One week went by and then I became curious. I went to search the Coaching Department and found a plethora of scam reports about the company and its owner, Ken Sonnenberg. After reading the scam reports and sensing the stress this company has brought forth, I want to cancel my contract.

I haven't called them to cancel or request a refund, because all other people who were scammed have tried and failed according to their reports. It would be a waste of time and added stress. I've closed out the card that was used for the transaction.

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: 3/12/2013

RECEIVED

MAR 26 2013



State of Utah

Department of Commerce

Division of Consumer Protection

 DIVISION OF
CONSUMER PROTECTION

 Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 1st Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-1704
(801) 530-6601 | (801) 530-6601 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]			
COMPLAINANT AGAINST			
Name of Business Entity		Daytime telephone number	Other telephone or facsimile
Ecommerce Support Group		208-403-0019	
Street Address			
1167 Iron Eagle Drive			
City	State	Zip Code	
Eagle	Idaho	83616	
E-mail Address		Web Address (URL)	
customerservice@ecommercesupportgroup.com			
TRANSACTION INFORMATION			
Amount of Transaction	Date of Transaction	Method of payment for transaction	
\$4895	Oct. 14, 2011	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?			
I would like a refund of the \$4895 less \$150 that they returned to me as per their agreement.			
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"/> www.ftccomplaintassistant.gov & [REDACTED] + Idaho Attorney General			

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 wife and I accepted and listened to a call from a Jason Kilchrist (208-403-0119) from Ecommerce Support Group (ESG) as a result of my response to a misleading e-mail that inferred that a close relative, whom we respected, had referred them to us. We later found that she had not done so, but rather they had used her name. Mr. Kilchrist sold us on the idea of doing computer marketing over the Internet. He said that if we followed the program that he had, we would be able to make back our investment plus in a matter of a few months. For \$4895 we would learn to build a website that would return us \$3000 to \$5000 per month if we could devote 10-15 hours a week at home on our computer. My wife and I are in our middle 70's and need a supplemental income to our social security. We felt this would work for us. We also have a ministry work that takes me from 15 to 30 hrs/wk, for which there is no compensation, so we felt this would fit our situation. He assured us that the \$4895 would be all we would need to invest to put our program into effect. We accepted our proposal.

Shortly thereafter, we received a call from a Dan at Your Entity Solutions telling us that we needed to let them form an LLC for us, preferably in Delaware. Because this type of thing was beyond my experience, we took his word for it and agreed to pay \$1500 to do this for us. At the time, we thought they were part of ESG and felt betrayed by Mr. Kilchrist because he had told us that the \$4895 was the total that we would need to pay to learn to build a website and get it on the web. After receiving several more calls from other companies wanting to sell us their services, which we declined, we became quite suspicious as we had not told anyone what we were doing.

Mr. Kilchrist handed us off to The Coaching Department (still don't know how they are connected to ESG). Mr. Brian Pier was our coach. I worked hard for several months to learn and do what Mr. Pier told me to do to build and prepare our website. I was assured that I was doing good work and that we should soon be making money. I was told this several times by various people associated with the program. It wasn't until we were at the very end of the program that I realized the near impossibility of ever getting our website to where anyone would ever see it. By this time it was summer and I had to reduce the time from 20-30 hrs/wk to 10-15, but I realized there was no way we were going to get our website to where it had to be to be seen.

I am aware I made a purchase, I am aware I spoke to people at the company, and am obviously aware I was promised services, which I did not receive as they were promised. I am not disputing that I spoke to the coaching staff. I am disputing this charge based on not receiving what I was sold by this company.

ESG simply did not deliver what was promised, and the 3 day cancellation is void due to breach of contract, as the company did not provide the services paid for. The 3 day cancellation policy is legally mandatory for ESG to state in writing, not optional and allow a "preview" of services or a reasonable time frame for honest clients to cancel. They offer NO OTHER OPTION to receive a refund for a massive amount of money like this. There is no way to evaluate the services paid for within 3 days. Nothing happened in those 3 days—no coaching sessions, no website, nothing to make a client establish whether they should stay or leave.

We filed a complaint with the credit card company, but they have denied our complaint.

Sincerely, [REDACTED]

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE [REDACTED]

DATE: 3-25-13



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

FEB 12 2013

DIVISION OF
CONSUMER PROTECTION

and to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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

Home Income Profit System

Street Address

1812 W. Sunset Blvd St. 1 #138 PMB

City

State

Zip Code

St. George

Utah

84770-6568

E-mail Address

Web Address (URL)

<http://www.internetprofitsuccesssystems.com>

TRANSACTION INFORMATION

Amount of Transaction

Date of Transaction

Method of payment for transaction

194

01/03/2012

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 ☐

over the telephone on internet, 01/16/2012

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 a full refund of the money I paid them and would like this company to stop scamming people out of their money.

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, BBB

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I am writing this letter to complain about a company called "Home Income". This company has also been referred to as "Clicks to Cash".

I clicked through on an ad and was enticed to buy one of their packages. They claimed that you could make money on placing links and getting people to click on those links. Little did I know that it was just another affiliate marketing scheme. After a couple hours searching through their site, it was apparent that most of their information could be found free on the Internet. It's a lot harder to than just placing links somewhere, someone clicks, and you make money. It didn't take long for another advertisement to pop up to upgrade the package I had bought. For another \$97, they would build a website with customized key words.

After received this website, at first I was extremely impressed. It took me a couple of weeks to realize that the website was created on wordpress.com, was not unique, and would never search well in the search engines. The next step sent me over to "Brainhost" to host my site. My information was now in their system, which meant many phone calls from different companies all related to each other trying to get more money out of me. What people don't realize is that this first ad click can lead to a spiraling of debt and scamming as these people are trained to be very convincing and to "not take no for an answer."

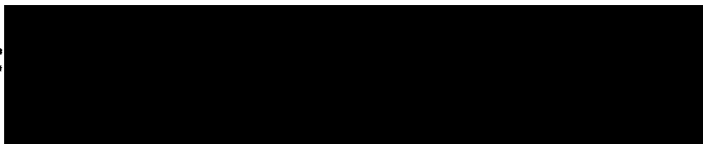
CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE:



DATE: Feb. 5, 2013



ATTN:

Mike Pitts

ENROLLMENT AGREEMENT

THIS ENROLLMENT AGREEMENT IS BETWEEN ECOMMERCE SUPPORT ("WE" OR "ECOMMERCE") AND [REDACTED] ("YOU") AND IS DATED **12/01/2011**.

BECAUSE YOU HAVE BEEN ACCEPTED INTO OUR PROGRAM, YOU ACKNOWLEDGE THE FOLLOWING:

- TO THE BEST OF YOUR KNOWLEDGE, THERE ARE NO CIRCUMSTANCES THAT WOULD INHIBIT OR PREVENT YOU FROM PARTICIPATING IN THIS PROGRAM.
- YOU UNDERSTAND THE FINANCIAL COMMITMENT YOU ARE MAKING TODAY BY ENTERING INTO THIS ENROLLMENT AGREEMENT AND CONFIRM THOSE OBLIGATIONS.

PLEASE VERIFY THE FOLLOWING INFORMATION WE HAVE ON FILE FOR YOU IS ACCURATE:

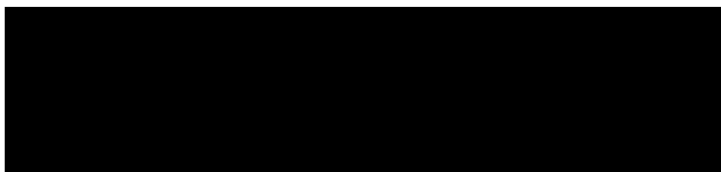
NAME: [REDACTED]

ADDRESS: [REDACTED]

PHONE: [REDACTED]

EMAIL: [REDACTED]

IF YOU HAVE ANY GENERAL QUESTIONS, PLEASE CONTACT OUR CUSTOMER CARE DEPARTMENT AT 208-938-2851. EMAIL customercare@ecommercesupportgroup.com BY SIGNING BELOW, YOU AGREE TO THIS ENTIRE ENROLLMENT AGREEMENT AND REPRESENT THAT IT HAS BEEN ORALLY READ TO YOU IN ITS ENTIRETY. NOTE THAT YOUR DIGITAL SIGNATURE IS EQUIVALENT TO A HAND WRITTEN SIGNATURE (AS PROVIDED IN THE FEDERAL E-SIGN ACT).



PRODUCTS INCLUDED

YOUR ENROLLMENT INTO THE PROGRAM INCLUDES THE FOLLOWING ITEMS:

9 WEEKS OF PROACTIVE COACHING

6 MONTHS REACTIVE COACHING

WEB BUILDER

RESEARCH SOFTWARE

ACCOUNTING MENTOR

DROP SHIPPING

PAYMENT TERMS

YOU AGREE TO PAY ECOMMERCE ACCORDING TO THE INFORMATION OUTLINED UNDER THIS SECTION TITLED "PAYMENT TERMS". YOUR PAYMENT TO ECOMMERCE TODAY WILL BE MADE AS FOLLOWS:

CARD NUMBER:

EXPIRATION:


CCV:

AMOUNT: \$6995.00


ELECTRONIC SIGNATURE

RIGHTS AND RESPONSIBILITIES

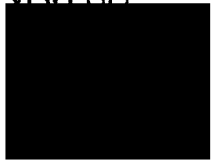
THIS ENROLLMENT AGREEMENT IS GOVERNED BY THE LAWS OF THE STATE OF IDAHO. YOU FURTHER AGREE THAT ANY LEGAL DISPUTES REGARDING THIS AGREEMENT SHALL BE BROUGHT AND HEARD IN THE FOURTH DISTRICT COURT, ADA COUNTY, IDAHO. YOU AGREE THAT YOUR DIGITAL SIGNATURE IS EQUIVALENT TO A HAND WRITTEN SIGNATURE AS PROVIDED IN THE FEDERAL E-SIGN ACT.



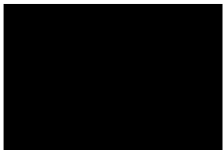
YOU UNDERSTAND AND AGREE THAT THE VALUE YOU WILL DERIVE FROM OUR PRODUCTS AND/OR SERVICES WILL BE IN DIRECT PROPORTION TO THE LEVEL OF EFFORT YOU PUT FORTH. WE HAVE NOT, CANNOT, AND WILL NOT MAKE ANY GUARANTEE OF SUCCESS WHETHER EXPLICIT OR IMPLIED.



WE DO OFFER A GUARANTEE OF SERVICE. BY THE END OF YOUR TRAINING PROGRAM, IF YOU HAVE NOT RECOVERED YOUR INITIAL EXPENSE, WE WILL RE-START PROACTIVE TRAINING SESSIONS, AT NO ADDED EXPENSE, UNTIL YOU DO.



BECAUSE YOU ARE PURCHASING COPY-WRITTEN EDUCATIONAL MATERIALS THAT CONTAIN PROPRIETARY INFORMATION THAT CAN EASILY BE COPIED, WE DO NOT ALLOW REFUNDS FOR ANY REASON.





State of Utah
Department of Commerce
Division of Consumer Protection

Consumer Complaint Form

RECEIVED

APR 22 2012

DIVISION OF
CONSUMER PROTECTION

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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

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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
eCommerce Support/The Coaching Dept	801/770/1389	
Street Address		
770 E. Main, Suite 337		
City	State	Zip Code
Lehi	UT	84043
E-mail Address	Web Address (URL)	
customercare@ecommercesupportgroup.com		
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
9895.00	8/2/2012	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 <input type="checkbox"/> YES <input checked="" type="checkbox"/> by email on 8/2/2012		
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 - \$9895.00		
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 <input checked="" type="checkbox"/> YES <input type="checkbox"/>		

SUMMARY OF COMPLAINT

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1. I was told that there was a high expectation of income within 3-6 months. This was totally unrealistic
2. I was asked how much I wanted to be earning in 3 6 12 Months I told them \$3000 in 2 months, \$6000 in 6 months, \$8000 in 12 months and was told that this was a reasonable monthly expectation I now know that no one is earning that much
3. I was told the program costs would pay for themselves in 6 months or less.
4. I was given no specifics of the program until after I joined, I did not know it would involve the design and marketing of a website until well into the 2nd month of the program, after joining and making several additional investments into other programs, even though I was originally told that the initial investment was "all that was ever needed, we'll do the rest".
5. After 6 months, the website was "built" by Applybuilder, but I still don't know enough to do any additional marketing I later found it that it was a poor design, just a filled-in template, and basically worthless, full of errors
6. I was told that the marketing package could take the website to the first page of Google in 6 months. This isn't even close. I don't really know what the marketing ever did
7. I did not know that I would be responsible for choosing a "niche", and for finding drop shippers I did not even know what those were for the first few months
8. The marketing package was not in the original agreement, but needed to be purchased separately It claimed to be able to provide many products and drop shippers. In reality, there were lists of things that, for the most part, were not usable. Only a few dropshippers were provided and most of them did not accept new accounts to join, I had no more funds to invest.
9. The weekly "coaching" sessions were mostly explanations of how I needed to find a niche and choose a product to sell. This was very difficult for me and I constantly "complained" that I had no expertise in this area and I thought I had purchased a program that would provide this for me (as was originally told me) Mostly, I was given some websites to read thru with lists of products, which was very little help
10. The weekly coaching sessions lasted about 30 minutes, and mostly were questions and answers. I asked questions, but the answers were mostly just challenges to do my own research. There were some websites with explanations, but I did not understand most of what I was reading.

I have requested a refund on the phone and by email but was declined

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____

DATE: _____

4/19/2013



State of Utah

Department of Commerce
Division of Consumer Protection

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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

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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
GLOBAL MENTORS LLC	855-258-8981	
Street Address		
City	State	Zip Code
E-mail Address	Web Address (URL)	
support@globalmentorsinc.com	http://globalmentorsinc.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
299.00	9/27/2013	
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 checked="" type="checkbox"/> YES <input 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?		
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 type="checkbox"/>		

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Yes, US ATTORNEY GENERALS OFFICE, CASE # PIU- 547571 & 54929, phone# 800 952 5225. The reason being to PIU'S, is because this is who I did the original contract with and the people that took the funds and want return, are not people that I did business with and I canceled my contract back in, May, in speaking with, Shayla Welsch @ 801 770 131 and my contract is with, Duvera Financial & Palomar Associates were the ones contacting me for payment and I filed a complaint and they responded with a letter, stating they did not take my funds and they sent a letter u can get from case of the, US ATTORNEY GENERAL OFFICE, in, Sacramento, CA. After, speaking with, Richard Victor, @ Duvera Financial in the billing dept he informed me it was not them that took the money and after 3 different phone #'s and finally, yesterday, 11/ 12/2013, I got a call from some corporate office fro a gentlemen who did not give a name and just said "Ms Roberts, your funds are nonrefundable, and hung up. So now, I am filing, in the appropriate state, because I don't know these people and I did not sign a contract with them or even do business with them. Part of a international company called YES INTERNATIONAL AND that name is also on the contract as the company for the name of the business that I never heard of until this. You have to read the response from, Duvera Financial. Stating they are not the ones that took the money and YES INTERNATIONAL is on the contract but sense it was cancelled they did go ahead and put that I don't owe them anything and these people that got the money I have not ever dealt with them until now. I don't have a copy of contract because everything was voided and I did not think about it anymore until 09/27 /2013, when they took the money and I filed a complaint with bank and sent them the paperwork and they still want return to my card and how they got that info I dont know because I did business with another company all together, apart from them.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____

DATE: _____



STATE OF KANSAS
OFFICE OF THE ATTORNEY GENERAL
CONSUMER PROTECTION AND ANTITRUST DIVISION

DEREK SCHMIDT
ATTORNEY GENERAL

May 1, 2013

RECEIVED
MAY 07 2013
DIVISION OF
CONSUMER PROTECTION

MEMORIAL HALL
120 SW 10TH AVE, 2ND FLOOR
TOPEKA, KS 66612-1597
(785) 296-3751 • FAX (785) 291-3699
TOLL FREE IN KANSAS (800) 432-2310
WWW.KSAG.ORG

Utah Attorney General's Office
Consumer Protection Division
160 East 300 South Box 146704
Salt Lake City, UT 84114-6704

RE: Supplier: eCommerce Support
Our File No: CP-13-000906

Dear Sir or Madam:

Enclosed you will find information received by this office which may be more appropriately addressed by your agency. We have closed our file.

The consumer has been notified by courtesy copy of this letter that any future correspondence should be directed to your office. Any assistance you can provide is appreciated.

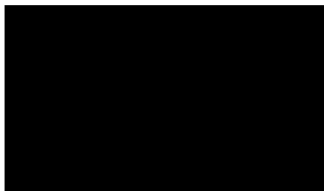
Sincerely,

Maggie Provost, Investigator
OFFICE OF ATTORNEY GENERAL
DEREK SCHMIDT

Consumer Protection/Antitrust Division

Enclosure

cc:



Dear STATE OF IDAHO

Business ID:154487; Log ID:214021

In ecom's closing the stated that I got what I paid for. All I have received was a bunch of lies. Every person that I talked to from the first to the second to the third which was Adam told me that I would be making thousands of dollars in a couple of months not to worry about the credit card expense I was occurring. I spent one month learning how to sell on eBay. I spent all the money to learn that no way. I told them that I couldn't work with computers well did they tell me that I would be designing my own web page. Yes they coach you but come on my page looks so bad that's why I have had at least 25 different companies call me to help me out with it.

They have a cancellation policy but after 72 hours you don't do anything to even know what you're getting. That's exactly why after one month of eBay training I ask to get out because I knew that I had been lied to. No income like they said and knew that it was going to be a long time before that was going to happen. That's like saying if the TV when you leave Wal-Mart don't work no refund you left the store. The coaches treat you like your stupid on the phone. So that's real encouraging.

Finally I would like to say that yes I haven't been talking to anyone there because I don't want them to say well your 6 months into this and have gotten this far you can't get out. Well you have done nothing for me as far as income goes and that was the sales pitch that got me started. So how can you say that I have gotten what I paid for? You honestly can feel that you have given my \$11,000.00 for the services? No you haven't at all. If you're in business to scam people yes you have

then. Adam told me but sure it wasn't recorded that we have to say there is no guarantee but you will be making thousands in a month. So how can you not say that I am due some type of a refund? I have nothing after spending \$11,000.00. To get what I really need according to them will take about \$15,000.00 more. I know they said to you that they are willing to help me, but would you want to deal with this mess, of lies, really put yourself in my shoes what would you be thinking right now?

Sincerely,

A solid black rectangular box used to redact the signature of the sender.

They voided their contact with me since they haven't yet to complete a web site like they told me on the phone. I was told on the sale of this business investment that it would pay for its self in the first three months. It wasn't explained to me that I would have to do all the work on the site by myself. I am not a web designer so that's why I purchased this program. Also they keep telling me that I signed the contract about the refund policy. Well after 72 hours we had done nothing so how am I to know whether I am going to be satisfied. I am now after more than 6 months of no web site and no income started this dispute with them.

I purchased this on line business coaching program on 5/22/2012 over the phone.

I spoke with a Justin first about the business and then he referred me to Adam. Justin told me that it wouldn't cost much to get into the business of internet sales and web building.

Then the next man I spoke with was Adam on 5/17/2012. He told me all about the business and that it would pay for its self and that I would have money coming in after one month not to worry about the credit card bills the business will pay for its self. First month \$1000.00 2nd month \$2500.00 3rd month \$5000.00 4th month \$5000.00 and will go up from there. That all the people who work for them and many of their customers are making 6 digit numbers in internet sales.

I just feel like I was lied to on the first phone call from them about this business, with the amounts of money you will make. Then I was lied to by a second man. All the money figures are not even close to achievable with the plan I was on that's for sure. I ask to get out of this company more than once right from the beginning and was always sent on a different plan that went nowhere.

So now after over 8 months and all the money spent I still have nothing to show for it. So how can you tell me that this is a good business to spend money with to try and start your own business?



State of Utah

Department of Commerce

Division of Consumer Protection

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APR 08 2013

DIVISION OF
CONSUMER PROTECTION

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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

The Coaching Department, Income Solutions, Supplier Source, eVertex Solutions, LLC

866-496-1166

Street Address

1411 W. Business Park Drive, Suite 101 Orem, UT 84058

City

State

Zip Code

Orem

UT

84058

E-mail Address

Web Address (URL)

support@icoachmail.com

thecoachingdepartment.com

TRANSACTION INFORMATION

Amount of Transaction

Date of Transaction

Method of payment for transaction

\$5400, \$1000, \$4000

11/14/11, 12/07/11, 1/09/12

MasterCard, [REDACTED]

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 ☒

11/14/11--copy of the contract will be forwarded

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

NO ☐

YES ☐

Probably on the internet but I was contacted by phone

How would you like to see your complaint resolved?

I would like a refund for the \$10,400.00

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 ☒

Consumers Protection Agency, Washington&Utah, Attorney General in Ohio

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 11/14/2011 I had a phone interview with Bruce Gott regarding a coaching program through The Coaching Department. I had purchased some products from Anthony Morrison's group and was in the process of returning them because it became obvious to me that I needed a coaching program to succeed with any Internet Business. I was under the impression that I was signing up with a coaching program that was provided by the Morrison Group and I mentioned that to Mr Gott numerous times and he never clarified or countered my thinking leading me to think that the coaching program offered me originated with the Morrison Group. After meeting with my coach it became obvious to me that The Coaching Department was a separate entity and not affiliated with the Morrison Group. This was the first example of deceit. It was not until I went through the contract that the name Income Solutions surfaced in place of The Coaching Department. I was also advised that the usual price for my package was \$10,000 and that they would underwrite \$4,560 which is how assessed fee of \$5440 originated.

Mr Gott told me that my coach would teach me how to create multiple streams of income, would help me learn and employ market analysis and market research so I would know what to sell on eBay and that an eBay Research tool would be provided. I never received the eBay Research tool and the only thing my coach suggested was to find something around the house that I wanted to get rid of and sell it on eBay to get established and to work toward getting a good customer satisfaction rating. The coach never specified how to do that and just referenced some course webinars that I could go through. Mr Gott mentioned that my coach would address in detail product sourcing or drop-shipping. Instead of going over all the details of drop-shipping Income Solutions had a Brandon Smith contact me and he presented Supplier Source to me. He contacted me in late December of 2011 and quizzed me about what type of involvement I wanted to have with products and basically walked me into the Supplier Source program by getting me to say that I did not want an inventory of products and did not want to be involved with shipping products, which is true, and therefore I needed the Supplier Source program. He told me that most students purchased this program and liked it because it was "a one stop shopping center for products" for the website. He left me with the impression that this source was a drop-shipper and was the best source for website products. He also knew my financial situation and agreed to an initial \$1000.00 payment followed by the \$4000.00 remainder in the upcoming year. I found out in January of 2012, after the \$4000.00 charge was made to my bankcard, that Supplier Source was not a drop-shipper but was nothing more than a glorified search company, meaning they looked up products that I may wish to sell and then advised which drop-shipper offered the product. I advised Glenn, my coach, that this provider had been misrepresented to me, that I did not want the service and never would have authorized the charge had the program honestly been presented to me and I certainly would not pay anyone \$5000.00 for a search function I could do myself. I was under the impression that Glenn and Brandon would enact a refund which has not transpired.

Mr Gott told me that a complete website would be created for me. As it turned out I received a skeleton website that I needed to finish. I had to correct some of the web designers mistakes and still have areas that are not fully functional. Mr Gott indicated that my coach would be very active with me with SEO and that assistance would be given to help me rank in the top 5 and that my coach would help with the proper selection of keywords. Help with getting me ranked and choosing appropriate keywords did not take place. I am on my 4th revision and because the coaching department has not updated their webinars and taken into account the Panda, Penguin and other Google changes it will be impossible to rank even on the 5th page.

When I asked Mr Gott about "hands on coaching" he advised that the coach would be very active with me and my website. The truth of the matter was that I was referred to outdated webinars and once my 5-30 minute coaching sessions were used up I was restricted to monthly contact with my coach. The contract specifies that I was to receive 5 weeks of coaching and conversation with Mr Gott did not specify that I was restricted to 5 half hour sessions. My coach advised me to make use of phone contact with their Support Department with any questions/concerns that I had. I did make use of this service and after about 3 weeks that process ended and I was advised that I now had to send my coach specific questions by way of email and he would respond to my questions. The answers to my questions could take days and even up to one week.

See second page

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:** _____

Mr Gott indicated that my coach would help me put together a marketing plan for my website but my coach only referred me to the Marketing webinars. When I presented my frustrations to my coach and asked to suspend the hosting until I had a fully functional website I was advised that that was not possible. Despite numerous emails indicating the problem areas with site no attempts were made to correct the mistakes, As of December the hosting becomes my responsibility and I essentially have a dead website I have had additional contact with the Coaching Department and they agreed if I paid in advance for hosting for 3 months they would reimburse me; however the coach made it very clear that he would be available for only 30 minutes once a month which means it will take forever and a day to complete the site and I will be at the same place I was last summer. That is not my read of the contract and what was verbally expressed to me by Mr Gott

Mr Gott had me specify what type of income I was hoping for and when I indicated \$100,000 within a year's time he said that he felt that was "doable" and he asked me to send him a Commitment Letter that specified my hoped for income along with my strengths and weakness leading me to believe that the coaching department would help me accomplish that. (You are in receipt of a copy of that letter.)

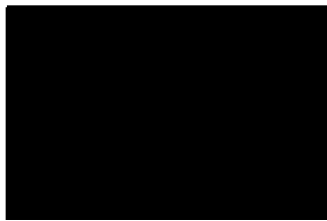
In summary, I was promised extensive hands on coaching which was not delivered. I never received an eBay research tool and was not coached on how to make use of eBay. SEO and Marketing were not provided as I was referred to outdated webinars. My website was only partially created and remains non functional up to the present and only my ongoing efforts may resolve those problems. The Supplier Source business was misrepresented to me and no efforts have been made to cancel it.

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FEB 08 2013

DIVISION OF
CONSUMER PROTECTION

[REDACTED] had The Coaching Department contacted me after I received an email from a friend. They sold me on the promise of working from home 10 to 15 hours per week and making between \$4,000 and \$6,000. I am totally blind and I informed the company of that issue. They assured me they could work with me and had worked with blind individuals before. The sales individual assured me they would be there through out the entire process and would assist me in anyway possible. Of course, I was not assigned to meet with my coach until after the 3 day refund period was over. How could I have known if the coaching was going to be worth the money? My first few coaching sessions were basic overviews of the program and then how to sell on Ebay to make money fast. They had me set up an Ebay account and purchase products in order to obtain seller's reviews in order to get my Ebay score high enough for customers to purchase from me. That did not go well. Sometime between purchasing my coaching and obtaining my Ebay ranking I received an email from DOBA. I signed up for their drop shipping program which cost me \$500.00. I then tried to use OPA's software to drop ship on Ebay. That did not work. I could never get anything to list properly. My coach eventually gave up on the Ebay idea and told me we were going to dedicate our time and energy to the website. My website was another disaster. I had to not only buy a website but was told to purchase a domain name through someone separate. It took at least a month to complete instead of the week I was promised. I had the website reviewed and discovered it did not meet industry standards. There are 145 errors, and is not functional. Through out the coaching my coach missed several appointments. There was a span of three weeks in a row that he missed and never contacted me to reschedule. Once I contacted him regarding his absence, he came up with some excuse and we resumed. I probably missed 1/3 of my scheduled appointments. Every time I questioned my coach regarding status of anything, he just told me to be patient and things were going according to schedule. The coaching I did receive were basically a Google search. As a matter of fact, I had to use Google Analytics to search for good products to sell. My original contract included access to drop shippers. After a few weeks in the program, I was told I had to purchase another \$2,000 package through (my suppliers source) which would give me access to thousands of drop shippers and their software would only return hits that were the best fit. The results were only supposed to take 3 days. I still had to go through and evaluate each company individually. I thought that is what the software did? Basically, the software obtained the exact same information as a Google search. I had to set up the account with the supplier. There was no discount for having a relationship with the vendor. Basically all the work was done by me. During the sales phone calls, I was often asked how much money I could spend on my credit cards. I was also told I needed a business card. I am sure this is so they could have access to more money. Finally, The Coaching Department gave my phone number to their sister companies who sold me additional, as well as, the same products as the coaching Department. Each time they all assured me I did not already have the product in question and would need it in order to succeed against these big boys. Everything is a mess and they will not even return my calls!! Please help!! Contact me at [REDACTED]. Thanks



April 14, 2014

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APR 14 2014
DIVISION OF
CONSUMER PROTECTION

Utah Division of Consumer Protection
ATT· Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704

**RE: Two Complaints Involving Online
Work-at-Home Opportunities**

Dear Complaint Processor:

Enclosed please find two complaints that I am filing for possible scamming in the work-at-home-opportunity field. I am writing this cover letter to give you a background of the situation, as it is very involved.

After talking with Mr. Alan Watson, I have attempted to separate these complaints based upon the “name” that is on my credit card statements for the expenses. The companies involved have several different names, including ecommerce, The Coaching Department, Supplier Source, My Supplier Source, Advanced Learning Systems, and Apply Knowledge. Only two “names” came up on my credit card statements, so I filed the complaints under those names. There is also a third company involved, based in Florida, and I am filing a complaint with the Florida Attorney General about it (Small Business Success).

In September, 2012, I was looking for work-at-home opportunities online, as my husband and I have our own business and I work from home already. We are paying for two college educations at this time and I was looking for a way to make some money, while being able to stay at home and work on our other business. I found a “kit” I could purchase to get started and I bought it. I was later contacted by a person (please see Complaint 1) who told us about the training I would receive and how I could make thousands of dollars a month by working about 15 hours per week with my own website. He told us that this would be a great way to get that needed extra money for college, vacations, or even retirement. My husband and I joined for \$8,500.00, but as the months progressed, I was contacted by many, many different individuals offering different “required” services if I wanted to be successful and these services cost more and more money. First, it was money for training, then it was money for the building of the website, then money for dropshippers, money for social media such as Facebook, Twitter, and Hootsuite, and money for search engine optimization so that my website would be found on the first two pages of Google.

Complaint Processor
April 14, 2014
Page Two

We would never have gotten involved with this if we had known all the costs up front, which no one told us about. I feel that they *knew* if all the expenses had been explained to us, or to anyone, at the first meeting, no one would join. I know we would not have done so. Once I was so far involved with time and money spent, it was difficult to say "no", since, "this one more thing" is apparently all I "needed" to be successful. Both my husband and I were on the phone when we were told, "I have never heard of anybody who followed our directions, who didn't make money"

As time passed, I did get the website, but I have not made one sale. I have called my coach several times. He simply tells me to "keep going as I am" and to "sell things on ebay until [my] site starts to work". Eleven months with no sales and no visitors to the site appear to me that it is not going to work no matter how long I "keep going". I did not pay nearly \$40,000.00 to sell on ebay. I already knew how to do that.

We were also told to put the initial investments on no-interest cards for six months to a year. According to the advice we received, by the time the money was due and payable, I would have made enough money from my website to pay off the cards. I did get the no-interest cards, but since no money has come from the website for the entire eleven months it has been up and working, my husband and I were forced to take out a mortgage on our home (which we had owned outright) to pay off the cards before the interest kicked in. We now have a 30-year mortgage of \$500.00 per month on top of our other expenses, with no sales, and no visitors to the site at all.

We definitely feel that we have been scammed and that this "scheme" was never supposed to have worked. I have enclosed a copy of a complaint that I found on the internet from the Utah Consumer Advocate regarding these same companies with my Complaint 2. There are many more complaints about these companies on the internet.

I would very much appreciate any restitution that I may be able to receive and/or get these people out of business so that others are not sucked in to their vicious scheme. Thank you for your attention in this matter. Please feel free to contact me if you should have any questions.

Sincerely,

A large black rectangular redaction box covering the signature area.

Encs.

COMPLAINT #1



State of Utah

Department of Commerce
Division of Consumer Protection

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APR 14 2014

DIVISION OF
CONSUMER PROTECTION

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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]	[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
MYMENTOR (ecommerce)	866-850-4871	208-473-2348
Street Address		
Unknown		
City	State	Zip Code
Unknown	UT	Unknown
E-mail Address	Web Address (URL)	
customercare@ecommercesupportgroup.com	Unknown	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$8,500.00	10/23/12	Visa
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"/> [REDACTED]		
Was the product or service advertised? If yes, give location and date		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/> [REDACTED]		
How would you like to see your complaint resolved?		
I would like my money returned.		
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"/> Federal Trade Commission Case Ref. # 51749982		

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 is a very involved and convoluted case involving a work-from-home business coaching "opportunity". I was contacted by numerous people and several different entities that, somehow, all seemed to be involved with each other. I have made two complaints for the two "names" listed on my credit card statements associated with the payments.

I first searched for work-at-home opportunities online and paid for a "kit" and purchased it for \$97.00 (Exhibit 1). Several days after that, I received a call from a Greg Lawrence (208)-938-8400 from ecommerce and my husband and I had a long conference call with him. He mentioned how much work per week it would take, how I would have a custom website, products to sell through a dropshipper, and marketing. I would also have a main coach who would walk me through, step-by-step, how to get all set up and know how to run my website (Exhibit 2 are notes taken during this conversation). He also requested that I write down everything he told me to when he was discussing the finances (please see the timeline on the second page of Exhibit 2). Mr. Lawrence informed us that, with an \$8,500.00 start fee on Day 1, it would grow to \$6,000.00 of earnings by the end of 90 days. He said I could easily make from \$2,000.00 to \$7,000.00 monthly, depending upon how much time I was willing to put into the website and that I would get all of my initial investment back within six months. He said that most people try to build and market websites on their own and they are not successful because they don't have the right training. With their training, all I had to do was to follow directions on what they told me to do. I asked him if some people never make any money at all. He laughed and said, "I never heard of anyone who followed all directions who didn't make money." He informed my husband and me that if, at any time, I had questions or needed to speak to him, I could call him. As an aside, I tried to contact Mr. Lawrence about three weeks later since I had some questions about the various demands for money we were receiving, and the money we were spending for different "required"

-Please see next sheet-

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: April 14, 2014


April 14, 2014
Complaint No. 1
Page Two

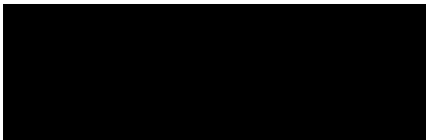
services, and I was told he “was no longer with the company.”

Mr. Lawrence also requested that I bring my major credit cards to the next telephone conference, at which he asked me to tell him the amount of our credit limit on each card. My husband and I agreed to enroll and paid \$8,500.00 with a Visa (Exhibit 3). I signed the Enrollment Agreement, Exhibit 4). Please note that, while the credit card statement shows the payment to MYMENTOR, the Enrollment Agreement states under Payment Terms that “you agree to pay *ecommerce* according to the information outlined. .your payment to *ecommerce* today will be made as follows:.. \$8,500.00” (*emphasis added*) The Enrollment Agreement also states that I will have training sessions “until you are 100% satisfied.” We are not satisfied. When I discussed this with my coach on several occasions, he simply said to “keep going” and “list things through Sears or products from my home.” Once again, I did not spend all that money to learn about ebay selling.

That same day, I received an email from Ken Sonnenberg, President of Coaching Department, welcoming me into the Internet Coaching Program. I would be contacted by my main coach within a few days, Kris Deuring, kris@applyki.com, (866) 850-4871 (Exhibit 5)

I went through about a month of training, mostly on how to sale on ebay (which I already knew) and how to “dropship” from companies such as Sears and Kmart to give me practice at dealing with dropshippers and wholesalers, as that is what I would be doing to obtain products for my website. At this point, the dropshipping he talked about involved finding an item online at Sears or Kmart that is on sale. You then list this item for its original price under your name on your ebay. If a person buys the item, you then order it from the main seller, such as Sears. You then have Sears ship it to that person. You pay Sears the sale price, the buyer pays you the original price, and you keep the profit (the difference between the price you listed it for, and the Sears’ price). I listed probably ten or twelve items this way and sold one.

After all of the training and all of the money expended (please see Complaint No. 2), I have a working website, and have followed all instructions. As of today, I have yet to sell one item and no one even visits the website. Consequently, my husband and I are “out” about \$40,000.00. I did receive training, but it was of no use, as nothing is working to help me make my money back


April 14, 2014



State of Utah

Department of Commerce

Division of Consumer Protection

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CONSUMER PROTECTION

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Utah Division of Consumer Protection
Attention: Complaint Processor
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Salt Lake City, UT 84114-6704
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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 facsimile

Global Education

888-476-4557

Street Address

P O Box 1637

City

State

Zip Code

Palm Desert

California

92261

E-mail Address

Web Address (URL)

enrollment@globaleducation.com

TRANSACTION INFORMATION

Amount of Transaction

Date of Transaction

Method of payment for transaction

5597.00 and 17,000.00

8/31/2012

Debit Card Credit Union

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 ☐

How would you like to see your complaint resolved?

I would 100% of my money returned for services not rendered.

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.

Customer Info

Company Info

YES International
770 E Main St STE 155
Lehi, UT 84043
888-476-4557
Yourecommercesupport.com

This is a complaint against YES International because they are the company who billed my credit card. The merchant account on my credit card bill says "Your Ecommerce 888-476-4557". I googled the telephone number and I saw links to yourecommercesupport.com and YES International's BBB page. On YES International's BBB page, it listed yourecommercesupport.com as its company website so we can conclude Your Ecommerce Support and YES International is the same company. These are the people who took my money. The company that actually gave me services is called The Coaching Department. The name of my coach was Spencer Maughn. YES International and The Coaching Department are both located in Utah. However the company I had a contract with is called Global Education Inc. and they have business licenses in California and Nevada. Although, if you go to globaleducationinc.com you will notice at the bottom of the screen it says "COPYRIGHT ©2013 EBUSINESS SOLUTIONS". Ebusiness Solutions' registered agent is Sonnenberg Enterprises. This seems like more than a coincidence considering Ken Sonnenberg is the owner of The Coaching Department. Anyways, Global Education did nothing for me except sell me over the phone. My money went to a Utah company and I received some services from a Utah company. I am writing this complaint to the Utah Division of Consumer Protection because this is where I was scammed.

I was first charged \$5,597 on 8/20/2012 and then only nine days later on 8/29/2012 I was charged \$17,000. That is almost \$23,000 in nine days. The contracts for these two charges are almost identical. Here is a list of what I was supposed to receive on the \$5,597 contract:

- 8 proactive coaching sessions weekly sessions, unlimited phone & email support
- Remaining time reactive coaching monthly sessions, unlimited email support
- eLearning videos & Webinar access
- 10-15 Live webinars/week
- Web builder tools \$39.95 hosting/month (three months included)
- Dropshippers access to 50k products
- eBay research Software MyAuctionTool.com eBay Data Research Tool

Here is a list of what I was supposed to receive on the \$17,000 contract:

- 12 weeks Proactive Coaching
- Custom-built website construction package
- YESS videos
- Web builder tools 39.95 hosting/month
- Dropshippers access to 50k products
- eBay research software
- Accounting software & courses

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: 9/23/2013

Customer Info

Judy Squires



Company Info

YES International

770 E Main St STE 155

Lehi, UT 84043

888-476-4557

Yourecommercesupport.com

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I was first charged \$5,597 on 8/20/2012 and then only nine days later on 8/29/2012 I was charged \$17,000. That is almost \$23,000 in nine days. The contracts for these two charges are almost identical. Here is a list of what I was supposed to receive on the **\$5,597** contract:

- 8 proactive coaching sessions: weekly sessions, unlimited phone & email support
- Remaining time reactive coaching: monthly sessions, unlimited email support
- eLearning videos & Webinar access
- 10-15 Live webinars/week
- Web builder tools: \$39.9 hosting/month (three months included)
- Dropshippers: access to 50k products
- eBay research Software: MyAuctionTool.com eBay Data Research Tool

Here is a list of what I was supposed to receive on the **\$17,000** contract:

- 12 weeks Proactive Coaching
- Custom-built website construction package
- YESS videos
- Web builder tools: 39.95 hosting/month
- Dropshippers: access to 50k products
- eBay research software
- Accounting software & courses
- Search & Social marketing package

These services are almost identical with minor differences but the price difference is \$11,000.

I would like to first focus on my initial contract. I don't even know what YESS videos are. I was not provided any dropshippers and was unaware that my purchase even involved the use of eBay. In fact, I was coerced into buying from Supplier Source, in which they would find me dropshippers. I don't know why I would have needed Supplier Source if I already had purchased a dropship database. I most certainly did not receive the 10-15 webinars. I would try to log in and watch them and they simply wouldn't be there. My coaches cancelled my classes repeatedly and when we did have a "proactive session" they only lasted between 5 to 10 minutes and he mostly told me to watch the videos and do the homework. When I would talk to the coach and express that I didn't understand the homework or the videos he would just say that I needed to watch them again! He would NOT answer my questions about them. It makes me wonder what kind of requirements they have for someone to be a coach. I was told during the sales call that they were experts. Once the proactive period was over, the coach said I could purchase more classes even though I gained no knowledge whatsoever. I was told during the sale that I would have unlimited phone support, it also states this in the contract, but yet they told me I needed to purchase more. Lastly, the contract states that I was provided with the "Apply Builder" but had to also pay hosting. I found out later that you can purchase the Apply Builder and have your site hosted for \$39.99 a month by just going to applybuilder.com. I was clearly deceived into thinking these were two separate charges.

Now I will go over the second contract which was for \$17,000. Yet again, I didn't receive any dropshippers or know I was going to be using eBay. And why would I need to buy these things again, nine days after I already bought them. I did not receive any accounting software or courses. I did not receive any search and social marketing packages. I also only have one website, the original Apply Builder one I was sold the first time. I had to do the building of the site myself so I absolutely did not receive the Gold website construction package. I actually inquired about the website 2 weeks after the large purchase and I was told by Richard Madsen that it would take them multiple months to develop the site. This is odd because they said if I used their coaching program I would be able to build one in 8 weeks. I'm not sure how I'm supposed to make one in 8 weeks if it would take professionals many months to build one. Richard Madsen was the one who told me to get a Discover credit card with a large limit with no interest and to transfer all of my credit card debt to that card. He told me to do this so that I wouldn't have to pay interest while my website started making money. Once I paid my money to Richard Madsen, I was never able to get a hold of him again. I tried calling in the next couple of days

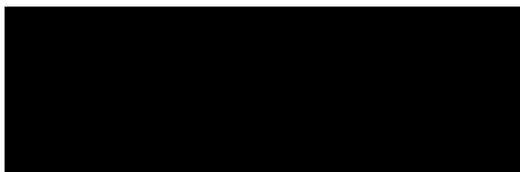
after the sale and no one would pick up. As for the twelve weeks of coaching, they started to habitually cancel the sessions resulting in one session every three weeks. My last class was in January and lasted only five minutes. My coach, Spencer, was unable to answer my questions and he would simply reply that I needed to ask The Coaching Department. Spencer worked for the Coaching Department, his email is Spencer@coachingdepartment.com. Why would he tell me this if he worked for the company?!

The fact is I was rushed through the sales call both times and was told that if I didn't sign up today it would be more the next day. They didn't really allow me to read the contracts. They would just say "everything is really clear just sign it and send it back". They would go on about OPM, or "Other People's Money". It wasn't other people's money, it was my money! They made it sound like it was an exclusive group who was allowed to work with them. They said they needed to check if I would qualify for the "Success Team". This was when they ran a credit check on me. They probably did this just to see how much they could scam out of me. They said an 85 year old woman made \$10,000 a month selling dropshipped Coach hand bags. I would really like to see proof of this. They brought me to their website, globaleducationinc.com and told me to read the testimonials. I have recently found out these testimonials are fake. Here is an example of the first testimonial on that site:

"I thought you might want an update on how i am doing on my site. I had over \$10,000 in sales in December and should be about the same or perhaps higher in January so things are going really well. Monthly profit is coming in at about \$6,000 currently. I have not changed my website much. My goal is 10 handbag sales per day. I also have suppliers coming to me asking me if I will carry their product."

Kimberly Chandler, AZ

This testimonial is used word for word on yourecommercesupport.com. It is also used on many different websites that all look exactly the same, including thecoachingdepartment.com. The coaches listed on globaleducationinc.com are exactly the same as the Coaching Department's coaches. Their sites are literally the exact same. If this isn't fraudulent and illegal, I don't know what is. Since I gave my money to a Utah merchant account and only received services from a Utah company, I feel my complaint deserves to be recognized by the Utah Division of Consumer Protection. I have been swindled out of \$23,000 and I need resolution.



1/23/13



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

JUN 19 2013

DIVISION OF
CONSUMER PROTECTION

and to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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 Entry Daytime telephone number Other telephone or facsimile

YES International

Street Address

770 E. Main St. Ste 155

City

State

Zip Code

Lehi

UT

84043

E-mail Address

Web Address (URL)

TRANSACTION INFORMATION

Amount of Transaction Date of Transaction Method of payment for transaction
\$3,000.00 5/8/12 \$299.00 down payment on credit card and financed \$2701.00

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 ☒ 5/8/12 on line

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

NO ☐ YES ☒ ad on line

How would you like to see your complaint resolved?

Get 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 ☒ BBB, 6/12/13 - State Atty General of Utah, 6/12/13

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.

Complaint Info
YES international
770 E Main St Ste 155
Lehi, UT 84043

TO WHOM IT MAY CONCERN

I am writing this as to complain against a company called YES International. This is who I supposedly have a contract with for online coaching classes. When I called to ask for a refund from this company they refused to supply me with the contract I signed. They instead gave me a receipt for my purchase which I will include with this complaint. The reason I am not sure if this is technically the company I did business with is because they represented themselves with multiple different names. When I first gave them money on May 8th 2012 for \$299, they introduced themselves as Profit Masters. I have researched Profit Masters since then and have found out that business expired in 2009. Like I said before, the receipt is from YES International so it seems they lied to me about who they actually were. The next inconsistency is the name of the business account they charged me with. That name on my credit card bill is VI Education. I have no idea who this company is. Next issue is the name that appeared on the finance contract (I had to finance \$2,701 with a down payment of \$299). The name on the finance contract was Vensure International, yet a different name! So far this company has presented themselves as four different business names who I have found out are all registered separately within Utah. This has got to be illegal. How can one company let another company use its bank account to charge me?

During the phone call when I first heard from them they told me that after a couple of months I would be making 3 to 5 thousand dollars a month. They said this would be no problem because I qualified for their "Success Team". I have not made any money since I started receiving these coaching classes. In fact, YES International has not done anything for me. The Coaching Department is the company that supplied me with what was supposed to be coaching, if you can call it that. Most of my coaching sessions only lasted 5 to ten minutes. During these sessions they told me to watch videos and to just do the homework. I even had multiple coaches and had to re-explain to the second coach what the first one had already covered. These coaches did not seem very knowledgeable and were barely able to answer my questions. Like I said, they mostly cut the sessions short and told me to "watch the tutorials" and "do the homework". I have also recently figured out that I could have gotten the same web builder and hosting for \$40 a month from a company out of Canada. The same exact web builder!

What I want from this is my money back. I had to pay off the finance charges with my credit card because my checking account could not afford the monthly payments. I don't know if the finance company Duvera is involved in all this but it wouldn't surprise me. Once I signed up with YES International I got bombarded with hundreds of calls telling me I needed this and that, seo marketing, tax services, LLC's, corporate credit, etc. All in all I spent \$2,998.58 with this one company. I need this money back because I was scammed out of it.

2998.58

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE:

DATE:

6/15/13



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

MAR 28 2012

DIVISION OF
CONSUMER PROTECTION

Send to:

Utah Division of Consumer Protection

Attention: Complaint Processor

Heber M. Wells Building, 2nd 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	Cell Daytime or Work telephone
[Redacted]		
Street Address		
[Redacted]		
City	State	Zip Code
[Redacted]	[Redacted]	[Redacted]
[Redacted]		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
YES (Your Ecommerce Support) International	888-476-4557	
Street Address		
125 E. Main Street, Suite 338		
City	State	Zip Code
American Fork	Utah	84043
E-mail Address	Web Address (URL)	
Support@yourecommercesupport.com	www.yourecommercesupport.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$6,495.00	8/24/12 \$ 9/14/12	Credit Cards & 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 phone & internet		
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 a full refund of my purchase price: \$5,895.00 for "My Mentor", and \$600.00 for "supplier source".		
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"/> Federal Trade Commission, State of Rhode Island Attorney General; BBB of Utah.		

SUMMARY OF COMPLAINT

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Please see attached typed copy of complaint..

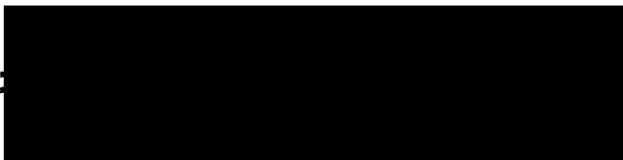
CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE:



DATE: 3/24/13

Summary Of Complaint:

YES (Your Ecommerce Support) International

For \$5,895.00: According to my Product/Service Overview and Receipt for "My Mentor" I was to receive: 1 on 1 Mentoring Sessions (7 weeks), Customizable Platinum Apply Web Builder, Prepaid Hosting (1 month), Comprehensive Drop - Ship Database System, eBay Research Tool, Personalized Accounting Software Suite, 24 Weeks Reactive Support Team Assistance (including email and telephone support), and 1 Platinum Toll Free Tele-Support 6 for months.

What I got from them was: I spoke on the phone with a man by the name of Mark for a total of 7 weeks. He would instruct me to watch webinars on the Yes International website. We started with selling on eBay. He had me list an item and send him the e-mail that eBay sent me about my listing. This went on for the first 3 weeks or so. Overall I learned how to list items on e-bay, copy and paste items from supplier websites to the Apply Builder website.

I learned how to manipulate the Apply builder software in a very crude manner to create my own website. I had significant difficulty with this process and would call and e-mail for assistance. Many times I would not get a response. I received one free month of hosting, but had not gotten far enough in the web development process to utilize the hosting during that first month. (I paid for a total of 4 month for a grand total of \$160.00 for web hosting for a website that nobody could see).

No drop - ship database was provided. I had to sign up for a "Supplier Source" account, another \$600.00 investment, to gain access to a list of drop-shippers. I was supposed to get at least three new suppliers each time I made a request. I received the same dead end listings over and over again.

There was no eBay research tool. I just used common sense to figure out what items were selling and for what price. No personalized accounting software was provided to me. I had to sign up with Daeus Financial for accounting and tax services.

This company simply did not deliver what was promised, and the 3-day cancellation is void due to breach of contract, as the company did not provide the services paid for. The 3-day cancellation policy is legally mandatory for this company to state in writing, not optional and in place to allow a "preview" of services or a reasonable time frame for honest clients to cancel. They offer NO OTHER OPTION to receive a refund for a massive amount of money like this. There is no way to evaluate the services paid for within 3 days - Nothing has happened in those 3 days - no coaching sessions, no website, nothing to make the client establish whether they should stay or leave.

For clarification in this document, please note a few of the primary names which this company does business as: Applied Knowledge Institute, The Coaching Department, Ecommerce Support, Apply, Apply KI, eVertex, myEbiz, Premier Mentoring, NVisionz, Supplier Source LLC., Aspire Marketing, Advanced Learning Systems.



State of Utah

Department of Commerce
Division of Consumer Protection

RECEIVED

JUL 15 2013

DIVISION OF
CONSUMER PROTECTION

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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

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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

YES International

1-866-850-4871

Street Address

770 E. Main Street, Suite 332

City

State

Zip Code

Lehi

Utah

84043

E-mail Address

Web Address (URL)

kris@applyki.com

www.applybuilder.com ???

TRANSACTION INFORMATION

Amount of Transaction

Date of Transaction

Method of payment for transaction

see summary

see summary

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 ☒

Sept 2012

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

NO ☐

YES ☒

Online Sept 2012

How would you like to see your complaint resolved?

Money invested returned including all interest/fees charged to me on from credit card companies.

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 ☒

Advanced Support <support@internetbusinessresourcedevelopment.com>

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.

Visa ending in [REDACTED] \$1,395.00 Sept 17, 2012 8558557401 855-855-7401 UT
Visa ending in [REDACTED] Sept 11, 2012 \$27.00 8556998808 DIGITALMASTER 855-699-8808 UT
Visa ending in [REDACTED] Sept 11, 2012 \$97.00 8559379229 WEBEDUCATION 855-937-9229 UT
Visa ending in [REDACTED] Sept 17, 2012 \$2,000 8558557401 855-855-7401 UT
Master Card ending in [REDACTED] \$4,500 Sept 17, 2012 Learning Academy
Master Card ending in [REDACTED] \$1000.00 Oct 8, 2012 Dropship
Master Card ending in [REDACTED] \$39.95 Oct 12, 2012 ebusiness
Visa ending in [REDACTED] \$7,000 Oct. 8, 2012 Dropship

In October of 2012, The Learning Academy encouraged me to use them to build my own website. They led me to believe that I could be debt free and build up my savings with their help. They said that if I sold \$5,000 in 3 consecutive months that I would get a refund of 1/2 of my investment. If I sold \$10,000 in 3 consecutive months I would get a refund of \$7,895.00. They also said if I didn't make money within 6 months that they would work with me 6 more months at no cost. They told me stories of people that made it big with their help and how I could be one also by having a website with them.

They told me how easily I could make the \$3,000 to \$5,000 a month with work and dedication. I had such high expectations and worked long hours and put in a lot of effort. I did not make money the first 6 months and after the 6 months I received absolutely NO contact from them. I emailed and left messages to the support team and didn't get any help. After I ask them to quit taking the monthly fee of \$49.95 out of my bank account to Ebusiness 866 229 Utah, I received a phone call on 5/29/13 asking if they could help me with my site.

On October 19, 2012, I talked to a Mike that there was additional costs. I didn't have the money and he encourage and basically insisted that I pay with multiple credit cards. The cards were my VISA Amazon, Sears Master Card and Visa AARP. I felt lost, I had already invested money and he led me to believe I basically lost it if I didn't invest more.

My coaching consisted of a maximum of 5 to 10 minutes on the phone with a trainer named Kris 2 to 4 times a month the first 3 months (It wasn't consistent). I was instructed listen to webinars on their site to learn how to build the site, info on entities, taxes, etc.

The suppliers/drop shippers promised me were few and didn't provide what I needed. I had to change my choice of what I wanted to sell because of that. When I finally found a niche, I had 2 choices of suppliers and one of those didn't work out.

I was told that my website would be opened by Thanksgiving, it didn't happen. I was then told I would have the site open before Christmas, it didn't happen. I finally opened my site long after Christmas. I have not made any profit whatsoever.

I emailed Kns questions in February, his answer was "Call a coach". I called and emailed but received only on response and that was a month later. By that time I had already googled my questions and figured it out myself.

I am not pleased with the Learning Academy. I have spent entirely too much money putting my- self in a bind, and have not made any profit at all on the money I have invested.

was also told I needed DOBA. 399.99
Merchant Warehouse also charged me \$23.95 a
month beginning Oct, 2012 and \$122.95 on 3/31/13

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE

[REDACTED SIGNATURE]

DATE: 7/8/13



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

JAN 7 2013

DIVISION OF
CONSUMER PROTECTION

Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
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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
Coaching Department	1-866-850-487161	
Street Address		
1352 W 1980 N		
City	State	Zip Code
Provo	UT	84604
E-mail Address	Web Address (URL)	
support@icoach.com		

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
9495.00	2/6/2013	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"/> [REDACTED] 2/6/2013		
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?		

Refund-Don't want more coaching sessions

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 of Utah

1/10

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 are disputing the contract on February 12, 2013 from the Applied Knowledge Center. Our contract states upon enrollment to the program we are to receive:

1. 12 Weeks Coaching
2. Accounting Mentor Package
3. Web Builder
4. Dropshipper's
5. EBay Research Software
6. Marketing SEO Package

1. We didn't receive the full 12 weeks of coaching but we had to call to remind our coach or email our coach that we had an appointment for the last 2-3 weeks. Then once we did receive a call we were cut off due to him having other clients that he had an appointment with. For the cost of this package this shouldn't have been an ongoing occurrence. Our coach doesn't remember what we have done from week to week and we tell him what we have been doing and in an email we tell us to do the same things over and we tell him that we have already done this. We contacted them about the coach ending the calls early, and they indicated that we should have a timer next to the phone to ensure or phone conversations were a half hour long. Even before this call to them about the issue, we would try to keep him up to the time limit but he would end the calls early. I said that a timer won't keep him on the phone any longer and that the shortened calls are not very professional. We started with Scott at coaching on Feb 13 and had problems with his work ethics and requested a new Coach.

Then we were changed to Mike at Coaching on Feb 27 for our first call

1. Feb 27
2. Mar 6
3. Mar 13
4. Mar 20-Forgot (have email)
5. Mar 27
6. Apr 10
7. Apr 17-Forgot (have email)
8. Apr 24-we rescheduled due to a conflict, ask to reschedule
9. May 1
10. May 8-Forgot (have email) rescheduled for May 9
11. May 15-Forgot (have email) rescheduled for May 16. Advised no more proactive coaching sessions just got website up and running with lots of items that had to be fixed, but was told that would be easier to fix our selves would take 2-3 weeks for them to fix. More downtime. Nothing says success like an email indicating no more phone calls to go over once the site is up and running.

2. We asked our coach Mike which accounting package we needed for our business and he told us to check with our CPA and go with what our CPA recommends which is the Intuit software. But our contract indicates Accounting Mentor Package which after talking with Glenn from Member Learning Center/The Coaching Department that we should have received this information upfront which never happened. We actually received information on 7/10/13 basically telling us that it was an Accounting course through the member learning center.

3. When we signed the contract we were advised that the web builder was the building of our website. They are now telling us that this is just the software. Why would we purchase a package for us to build a website without having any knowledge we were advised this after signing the contract. The website that was built had multiple errors and we had a third party web building company analysis the website which has the analysis included. Their built website was analyzed through Magenta which is the program EBay uses.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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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: 9/16/13

4. We were told that they would supply us with names of dropshippers in our coaching lessons that there are free to use and you don't have to pay a monthly fee like other dropshippers. We were given a link to www.mysupplierlink.com on 9/10/13 and it only had 8 shippers and they only ship thru via selling with EBay and none that had to do with our niche product, which they could have informed us up upfront. This tool should be classified under EBay Research Software.
5. EBay Research Software we actually also just received 9/10/13 www.myauctionlink.com is not really software. It's a link that you input an item to sell on EBay, it then goes out to EBay and does a comparison to the item, and pricing that they sold by. You cannot run then from your computer, it has to be done through their website like all their programs. Our coach didn't know anything about these links and we had to remind him our EBay store was open since March 2013 but were selling other item for years. Our Coach was good at telling us to watch a video instead of actually mentoring us like we paid for. It seems like that is how this company works.
6. The Marketing SEO Package included articles on Proper Website SEO and was outdated with no instructions on how to apply the methods. The first article was definitions on Key Phrases The second article was Google Ad Words which was out of date, we tried to get help but our phone calls were cut short and then we were told to go to emails only. Sometimes trying to explain questions over email is harder and the student doesn't get the full meaning of the writing especially with Google articles The third article was on Marketing for Success which included the Stat Counter.com code which there was no mentoring on what or how this stat counter works just a small paragraph to cover the topic. The fourth article was on Article Writing and a small bullet of beginning marketing which we had been already doing. We asked for more advanced marketing techniques and were told we had to be patient. When our website was finally suppose to be finished was as in the middle of April, within 2-3 weeks later we were basically dropped and told to email and then we weren't getting the support or mentoring that was needed.

They are guaranteeing 100% satisfaction, but if you are not satisfied, they want you to go back and start over This is a waste of our time because they couldn't take our concerns seriously the first time to change when we asked for it The contract also states a partial refund for sales above a threshold and they will never have to pay that out because they don't give the proper coaching that is needed to get there.

We tried to clear this up with the company but it is hard to get phone numbers or people to call us back. We feel that for the amount of money spent on this package he should have been given better representation and resources or explanation of resources. We have reached out multiple of times and our problems have been pushed down the line and since we can't get anyone to commit to helping us we just want our money back so that we can find someone who will

I have included 2 websites from our attorney and another representing what others have gone through to try to resolve issues with this company.

After we purchased this package, we kept getting multiple calls from other companies indicated they were part of the coaching department trying to get us to purchase other tools This was an ongoing ritual, and we called in to complain and they indicate they don't give out my numbers. But whenever I get a call, the new caller actually referred to my coach's name and where we were in our sessions. So kind of tells me they are calling out of their system

Listed below is a copy of their cancellation policy from their webpage It takes more than 30 days just to get the website up and running So how can you cancel when you don't even have your site up selling yet?

Fees and Cancellations

3/10

REFUND POLICY and IRON CLAD 30-DAY MONEY BACK GUARANTEE

Customers who feel that this system is not for them may cancel at anytime. In order to be eligible for the IRON CLAD 30-DAY MONEY BACK GUARANTEE, the customer must have logged into the system, and attempted the program for the entire term of 30-Days. If they have not made at least the same amount of money that they initially invested after trying the program for 30 days, they may contact customer support to request their refund within 7 days of the expiration of their 30-day trial period. Failure to try the program for the minimum time frame will result in forfeiture of guarantee.

This is how they operate:

Big Sky EComm LLC (Entity # 8502613-0160) which does their billing but has a website under www.bigskyecomm.com

Supplier Source, LLC Entity # 9170502-0160 which in their contract states to contact

Applied Knowledge LLC Entity # 7323614-0160 which business license expired on 8/9/2010

We receive emails which Coaching Department Entity #8054432-0151 which is a registered agent of Apply Knowledge LLC

Members Learning Center Entity # 8440539-0151 which states they are promoters of performing arts and sports. But they are selling E Commerce education instruction

Listed below are the links that needs to be examined also:

<http://www.ripoffreport.com/r/Members-Learning-Center/American-Fork-Draper-Utah/Members-Learning-Center-YES-International-Daeus-Financial-Your-ECommerce-Support-telm-1055384>

<http://www.ripoffreport.com/r/Members-Learning-Center/Internet-Utah/Members-Learning-Center-Members-Learning-Center-E-Marketing-SCAM-RIPOFF-BEWARE-BBB-1054886>

<http://www.reviewstalk.com/complaints-reviews/apply-knowledge-institute-l7521.html>

4/10



State of Utah

Department of Commerce
Division of Consumer Protection

Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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	
[REDACTED]	[REDACTED]	[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	
Yes Intl + Supp 4015 5015 5015	888 476-4555		
Street Address			
770 E MAIN ST #337			
City	State	Zip Code	
Lehi	UT	84043	
E-mail Address	Web Address (URL)		
support@vowecommercesupport.com			
TRANSACTION INFORMATION			
Amount of Transaction	Date of Transaction	Method of payment for transaction	
499.00	4/16/2012	Credit Card (VISA)	
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"/> 4/16/12 By 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?			
Please See Attached I would like a full Refund + TO BE a part of the Law suit			
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"/>			

P-2

SUMMARY OF COMPLAINT

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Please
See Attached Document
for

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE**DATE:**

2/12/2013

(b)

To whom it may concern:

I started this process back Apr 2012, I was on line and came across a site that said I could supplement or replace my income by having a functional website on line and becoming an online supplier, affiliate, and selling on e-bay. I called and got a call back by someone by a rep, I think his name was Dane, I was told that I would be getting training and coaching on all three of these areas to sell, I was told that I would be getting one on one coaching for 6 months 30 min sessions and would be hand held through a painless process. I was told that I would get a call the next day by another person which was Matt Hanson, Matt assured me that once I paid my money they would start the process of getting me up and selling so that I could start making money back immediately. I was told if I sold 5000.00 in my first 6 months I would get half of my money back, if I sold 10,000 in the first year, I would get all of my money back. I asked the question if there were any other hidden fees in starting this venture and was told the only other thing that I would need to pay was about 49.99 for hosting fee.

Needless to say I bought into this idea and was excited about having an online. I was also told in this process that they would be taking care of everything to get my website up and running and my part would be spending about 1-2 hours maintaining it. I was told that I would never be alone and that I could call anytime after the six month period and get help as needed.

Once I got into the program, I worked with Steve Hatch in the coaching department. Steve was very short and to the point with things that he wanted me to know. In the beginning Steve asked me which selling opportunity did I want the most, I expressed that I wanted the on line store the most but I explained to him that I wanted to maximize all three areas. He looked over that answer and started to work on the on line web site. I asked him again if I would need to do anything to get the website going and maintained, he said don't worry about that at this time, he would go over all of that in time. I was told by him we would be meeting every week for four weeks. I thought after this four weeks that I would be moving on to another coach to learn other things that I needed to know.

In the first week I was asked to write down as many niches that I could and really brain storm with them to come up with ideas, I did this as my first week of homework. I was never told why I would need to do this. I was told to go to a site and inter various niches to see if they were a good market to sell in. I asked again about the affiliate program and e-bay and was told not to **worry about that at this time. He assured me that we would cover everything needed to get started driving traffic to my website.** **20 min meeting**

I was very excited about the fact that I had someone who would work with me to finally get an online store.

Week two



I was asked to research drop shippers on line and just view them and the products that they offered and pricing. When I asked what this was for I was told if I allowed him to go through the process it would start to make since. I was told that I would be getting a call from Danny who worked with a totally different company that would go over drop shipping. 10 min

Week three: I got the call from Danny, who explained drop shipping, he said he was not a part of the coaching department but a separate company; he went over drop ship and getting up the website. I told him that I thought the website was included in the cost that that I was paying for up front. He explained that that was not true. By this time I am feeling stuck but needing to get thing up and running so that we can move forward. I started to feel scared that I only had one more meeting with Steve so I started pushing our meeting times out each week until it was about three to four weeks. I knew that I only had one more meeting with him and was not ready to move on. 45 min collected 2000.00 I guess this was worth the time.

I called the office which was very hard to get anyone to talk to me, finally I was able to have someone tell me what would my next step be after the 4th meeting with Steve would look like, they said I would have on line support and could call during business hours if needed but the coaching was over. Now I am feeling.

Because Steve seemed very busy I did have e-mail contact with him over these weeks but again the answers were very short and direct.

Week four:

My final session, I was taken to the website and shown work the website, and encouraged to go to the training on line videos, I was told that I had everything that I needed in there, I as told to go to the part that shows how to do direct links and that the website was ready to go. I asked several questions and was told I did not need to worry about anything the website was ready to market. I asked Steve who would be showing me how to do the affiliate listing and selling on e-bay, he told me that affiliates was hard to do and he did not recommend it, e-bay he directed me to the online web training. 15-20

Here again I did not know that I would be marketing my own website but, that is what was expected. I started doing what I was instructed to day and about one month later I was contacted by about 4 Internet companies that told me I did not have any key words or meta tags therefore no one would ever know that my site existed.

After I was no longer in the coaching sessions, I called them a few times and got no response. I stopped calling and settled for the fact that I would have to eat 2499.00 and the balance of another 2000.00 that I was making monthly payments to them on.



I am very dissatisfied and disappointed that what I was told is nothing like what I got from this company.

September 2012 I went on disability with my job and in Oct I stopped making full payments I make partial ones to the company. I am not surprised that this is the most that I hear from them about making my payments that are behind.



State of Utah

Department of Commerce
Division of Consumer Protection

Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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]	[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
Yes International	866-716-3099	866-496-1166
Street Address		
777 E Main Street Suite 33		
City	State	Zip Code
Lehi	Utah	84043
E-mail Address	Web Address (URL)	
support@thecoachingdept	www.yesinternational.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
5,495.00	7-3-2012	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 <input type="checkbox"/> YES <input checked="" type="checkbox"/> Over the Telephone and through the internet		
Was the product or service advertised? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> on the Internet and then on the phone on 7-3-2012		
How would you like to see your complaint resolved?		
I would like to have all money that was invested with Yes International for the total amount of 5,495.00 as paid in the contract. Days later I was informed by Yes that I had to buy a Supplier, this was not to my understanding. But I did as they said and I invested 3,000.00 to Supplier Source which is affiliated with Yes International, at which I found this out at a later date. My total refund to me would be 8,495.00 with both investments made to my Credit Card. 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 <input type="checkbox"/> YES <input checked="" type="checkbox"/>		

SUMMARY OF COMPLAINT

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- ① Summary of complaint - 2 pages
- ② Contract with Yes International - 2 pages
- ③ Contract with Supplier Source - 3 pages

I must add to all of this - which is the bottom line - my website has not had the first hit or looked at and I have not received a penny on what I spent.

3/30/13

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SIGNATURE

DATE: 3/29/2013

Summary of my complaint 2 pages

This was on July 3rd 2012, I know this because I signed with Novus North and they are doing business as YES International the first time we spoke which was about a 4 hour, on and off talk. It was put to me that I had to make the decision whether to sign with them on the first call because if I declined someone else was waiting to take my place. Let me back up, After I was chosen to be a student to represent this company I had to chose that night. As you know I signed a contract. that I never read this contract before I sign, but it was verbally explained to me in detail. Once the money was charge to my Bank of America (Visa) Card the contract was e-mail to me and I electronically signed the document which you have. Also at that time I purchased books through the e-mail that I had know real knowledge of at that time and I have only used the link to help me load and build my website. My coach Brad Brinton never referred to these books as home work or helpful knowledge to build my business, I will come back to this later.

July the 7th, 2012 I was sent several e-mails a once and had my first introduction to my coach Brad Brinton. This was a 30 minute session My home work for the first week was,

- 1) I was given a link to my Apply builder, given name and password and was told to call.
- 2) Supplier Link: the same as above

These 2 e-mails came after the webinars which I had no idea how to use or what to do with them.

I spoke to Brad for the first time and he instructed me to. This was all in one e-mail..

A) set up a gmail account

B) sell a product on eBay, I did watch a video from e-bay on how to do this because I had never done this

C) Choosing a Product/Niche and read the research

D) Business Set Up which included 3 webinars

1. Business entities
2. Personal Business
3. Contract Law

I was told to do A, B, and C and D he said we would come back to later, which we did not.

But I completed A B and C for that week.

From this point on with Brad we concentrated on A, B and C for several weeks. My e-bay sold after about 3 weeks and then we concentrated on my product/Niche I made a list of 30 to 40 products to sell and why. then that number got down to three and that's when I was told I needed to spend 3,000.00 on a Supplier Source to investigate the numbers on what would be good to sell and then to buy my drop shipper, which was Dealer Leather One time payment for the life of my domain name, oh I did that too, through Go Daddy which I still pay 39.95 a month.. After this we met supposedly ever week but we did

(2)

not and I have the e-mails stating this. We almost went a month without him responding to any of my requests. He said he felt bad for the lack of contact so he put an ad on my site for free that he sold for 800.00

Needless to say D was never return to and discussed

Brad was my coach until 12/5/12 and I was informed that he was leaving the same week. Brad was a Bad coach, he had no drive or vision to be building a web site or teaching a person how to make it in the world for almost 6,000.00. I definitely feel that he did not open up vital information to me, such as the webinars for me to learn more about something I knew nothing of. I dealt with him on a supposedly weekly basis and I did what he told me to do, most of that was loading my own site that I had paid the Apply Builders to do. Later you will see what a messed up job he did on that and the fact that I was the one to correct it. Brad Brinton scored an F- as far as I am concerned.

Brian Pier spoke with me after the first of the year. Our first conversation was how much we both disliked my site, [REDACTED]. I asked if he could update or make some changes for me because what the apply team loaded was incorrect. They had not listed any product codes, prices and the pictures were thumbnails and etc. Brian worked hard on trying to make as many corrections as he could. He actually reworked the entire Home page and the link to get to the product. I then had to go in and change over 100 products to make them correct. I spent many, many hours going from dealer leather to my site and transferring the proper information in order for it to sell!! And there are still many errors left on it today.

This company simply did not deliver what was promised, and the 3day cancellation is void due to breach of contract, as the company did not provide the services paid for. The 3day cancellation policy is legally mandatory for this company to state in writing, not optional and in place to allow a "preview" of services or a reasonable time frame for honest clients to cancel. They offer NO OTHER OPTION to receive a refund for a massive amount of money like this. There is no way to evaluate the services paid for within 3 days- Nothing has happened in those 3 days- no coaching sessions, no website, nothing to make the client establish whether they should stay or leave.

I have not heard from Brian since January 25th,2013.

FAX COVER SHEET

TO	Consumer Division
COMPANY	Division of Consumer Protection
FAX NUMBER	18015306001
FROM	Your Fax
DATE	2013-03-15 02:39:26 GMT
RE	YES & The Coaching Department

COVER MESSAGE

Please see my attached complaints against YES and The Coaching Department.



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

MAR 15 2013

CONSUMER PROTECTION

Send to

Utah Division of Consumer Protection

Attention: Complaint Processor

Heber M. Wells Building, 2nd 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

Your eCommerce Support International

?

Street Address

770 E MAIN STE 332

City

State

Zip Code

LEHI

UTAH

84043

E-mail Address

Web Address (URL)

TRANSACTION INFORMATION

Amount of Transaction

Date of Transaction

Method of payment for transaction

\$8,695.00

02/08/2012

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 ☒

02/02/2012

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

NO ☐

YES ☒

By Phone - Thought I was keeping appointment with Online Profit Masters

How would you like to see your complaint resolved?

Full reimbursement of invested \$8,695.00.

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 ☒

Please see attached Exhibit C.

SUMMARY OF COMPLAINT

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Yes eCommerce International, working me later as the Coaching Department, snagged my name from off a list of individuals seeking at-home employment from Online Profit Masters. Chad Huntsman of YES, called me on 02/02/2012, only moments before I was to have an interview with Masters. He did totally misrepresented himself, did quickly determined my computer knowledge to be less than novice, did deliberately seek me out to take advantage of my ignorance, did deliberately trick me into purchasing the Coaching Department's worthless, unusable products and did so knowing I would have no idea as to the highly expensive unfolding of their crooked schemes. I was kept totally baffled by ego stroking manipulations until long after I had invested way too many hours, another \$5,000, via Brandon Smith on 2/27/2012, for some very weird web designing, and other "business necessities" which eventually totally wrecked my finances! Then, 09/01/2012 these pirates had the nerve to insist I start paying monthly subscription fees or be banned from the use of my already paid-in-full product, my already bought and paid in-full web store, my store! Since when does a anyone sell a product then start billing the customer for the use of the product? What a scam!

At first I was embarrassed, ashamed, and at wits end as to what I needed to do. Realized trying to reason with them would be yet another massive waste of time. All I could think was to e-mail response to Coaching Department billing telling them to go to hell. Then I tried hiring a lawyer. Talked to three. All literally laughed in my face because recovering would cost at least 3 times that amount stolen! This seemed to leave me nothing to do except warn others about these cons. Felt best way would be to file complaint with BBB. While doing thus I discovered other ways to file complaints. Please find list below. If need more information please feel free to contact at above telephone.

(09/07/2012) Better Bussines Bureau of Utah, Case # 22135565, <<http://utah.bbb.org/>>

(09/18/2012) INTERNET CRIME COMPLAINT CENTER, ID: I1210181514272881, <<http://www.ic3.gov/contact/default.aspx>>

(10/22/2012) [REDACTED] ATTORNEY GENERAL'S OFFICE [REDACTED]

(10/22/2012) FEDERAL TRADE COMMISSSION (FTC), REFERENCE NUMBER 41173739, 1-877-FTC-HELP

(11/20/2012) RIPOFF REPORT <http://www.npoffreport.com/coaching-department/work-at-home-business/orem-utah-a072d.htm>

(12/03/2012) UTAH CONSUMER ADVOCATE, <utahconsumeradvocate.com>, Jon Bourne 1-866-470-93336 Ext 701

NOTE: I held a different email address at time submitted complaints. Old email address was [REDACTED] New email address [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: 03/13/2013



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

AUG 26 2013

DEPARTMENT OF
CONSUMER PROTECTION

Send to:

Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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

Your Ecommerce Support

888-476-4557

Street Address

1411 West Business Park Drive, Suite 101

City

State

Zip Code

Orem

UT

84058

E-mail Address

Web Address (URL)

TRANSACTION INFORMATION

Amount of Transaction

Date of Transaction

Method of payment for transaction

\$9495.00

7/25/2013

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 ☒

via agreement dated 7/25/2013 and telephone from home

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

NO ☐

YES ☒

Clicked on link on Saturday, July 20, 2013

How would you like to see your complaint resolved?

A full refund of \$9495.

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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Back-up is all below and attached. In summary, I tried to end the relationship due to not being able to commit to the time required to set up and do business, because of my husband's medical needs. However, there is much more to the reason for ending this agreement as you can see from the details below.

On Saturday, 7/20/13

Clicked on link to job opportunity (I think on Indeed.com - sounded interesting and something I could do. It also showed that Mary Stephens of COLUMBIA MISSOURI was a success story. I read her story, but can no longer find it. Signed up for \$97. Received an email receipt, attached. This was for Members Only Training. Also, signed up for VIP training. I do not have record of receipt for that and have not received the credit card statement. It was approximately \$40?

I received phone calls from different people - confusing who was who, but THOUGHT everyone was affiliated with Web Fortune Master, there was a video from Jessica Bradley. Elisha is the first name that I recall speaking with. She asked what we had available on our credit cards. I put my husband on the phone to share that with her. We told her the name of the financial institution for each card and what available credit we had. She said that I would be receiving a phone call from someone to set up a phone appointment.

By Thursday, 7/25/13 spoke with Jason telling me some information;

He said that I would need to make 4 commitments: 10-15 hours per week; Open minded/teachable; Marketing Investment - using other people's money; Decision Maker.

A telephone appointment was made with Tyler Roberts for evening of 7/25/13. (888-476-4557, Ext 5023 or direct 801-770-1358) after that - 3 hours on phone this evening. He asked if we want to be a Success Story. I told him that it would be me only, but my husband was on the call with us. This is what he told us that I need to do:

Use bank's money short term - I agreed as long as details make sense to me

Use credit as a smart investor

Used SW 3931 for \$9495 - 6 month training

Goal is to pay back all in 30 - 90 days

We talked about the business opportunity. He gave us all sorts of reasons to use their coaching program:

Building Ecommerce Storefront Website

Develop relationship with wholesalers (ex. sell \$50 golf club for \$100)

Can choose products I want to sell

Tool to research software - supposed to get this

Set up new email - there is auto email responder to wholesaler and buyer

Weekly appts with coach

Hosting Fee is normally \$39.95/month - not with this

Lifetime coaching - if needed

Earn money back incentive if get \$5K back within 3 months - get 1/2 investment back

If get 10K in 3 months - refund the rest

List 10 - 20 products I like and sell those

Sell items we have at home on EBay

Continued on next page..

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE

DATE: 8-23-13

At that point, Tyler Roberts said we could sign up for the \$12,000+ program or the \$9495 program. I was totally taken off guard at the cost, but it still sounded like it was something I could do with some good coaching and could afford the time. We told him that \$12,000+ is way too much, but we could do the lesser amount - even though it was a risk. We went into this with faith. Unfortunately, should have done more research on this. I did, but did not look in the right places – and did not have near enough information on who I was dealing with!

Andy called and set up 6am Tuesday, July 30th, with Trevor Tripp from The Coaching Department. I met with him via telephone on July 30th and August 6th. I did not participate in any of his webinars.

Once into the program, received a call from Daeus Financial telling me that I could not do this business without their help setting up my business. It would cost either \$1200+ or \$3400+ for the "more secure" package - so I don't get sued. I signed up for that and then finally - once I spoke with their TAX STRATEGIST Dixon (on 8/1/13) who wanted to be my accountant at another price - realized that this is ridiculous. We do not have that kind of money - and I was misled. When we told Tyler Roberts that we could not afford more than the \$9495, he should have mentioned that someone would be calling to offer their service and ask for more money to do this business. I rescinded the agreement with Daeus Financial within the 3 days with much difficulty. They tried to convince me that I would not be able to do this "right" without them. I have lots more notes on Daeus Financial if you need those.

Once I realized that this MAY NOT BE ALL ON THE UP-AND-UP, I did not know what to do - as the "agreement" states that it would need to be rescinded within 3 days of signing and I was past that point. Also, it would cost at least half of the "investment" to get a lawyer to fight this. In addition, my husband had major surgery and my time and energy has been taking care of him. So, I called Tyler Roberts on August 19th to let him know my situation. He referred me to Skyler Jarmen of the Resolutions Department.

This email below was sent on Monday, August 19th at 6:30pm Central time to Customercare@yourecommercesupport.com

Dear Skylar,

After speaking with Senior Consultant Tyler Roberts today, he has referred me to you for resolution. I also left you a voicemail this afternoon.

Unfortunately, life events have taken me away from being able to spend my time and energy on the Internet business that you offer. My husband has been bed-ridden for over 2 weeks and will be for an indefinite period of time. His recovery is much more difficult and painful than either of us had foreseen. In addition, the scope of the Internet business endeavor is much bigger than I had envisioned. I consider myself a hard working person with integrity, but cannot continue with the Internet business opportunity at this time.

It is my hope that you are able to appreciate my situation and want you to know that I have put forth every effort to make it work, but my priorities have unexpectedly changed. Because of this, I am requesting a refund for the services I am no longer able to make use of.

I look forward to hearing from you soon.

Sincerely,

After sending this, I sent correspondence to Coach Trevor Tripp and these are the communications from that. I NEVER heard back from Skyler Jarmen or from Tyler Roberts.

On Mon, Aug 19, 2013 at 5:40 PM, [REDACTED] wrote:

Trevor,

I have decided to end this business endeavor at this time. As we spoke, my husband had surgery over 2 weeks ago and I am just not able to spend the time and energy required for this business opportunity. I have sent correspondence to Skylar Jarmin waiting to hear back from him on a resolution.

Needless today, I need to cancel our 6am meeting tomorrow morning!

It was good to meet you, and keep making a difference for those who are ready!

Merideth

Received email below from Trevor Tripp on 8/19/13 in response to the above

[REDACTED]

Hope you're husband gets doing better!

Anyway - I'll need somebody from my client relations department to go over your options. I'll have one of my secretaries get in touch with you to setup that meeting. I hadn't heard anything from Skyler, so I'm sure he'll be corresponding with us, too. If you can make an appointment with one of our managers, that would be great.

I say that, too, because after having been here for 3 weeks, they're usually not okay with our clients jumping out of the program. I wasn't aware that was even an option. Usually out clients have 3 days to decide to stay or go, especially because we have to protect our trade secrets and our consulting.

Anyway - I'll have somebody give you a call to get that setup.

Thanks [REDACTED]

--

Trevor R. Shipp

Senior Business Consultant

Direct #: (801) 960-4976

My Staff: (866) 850-4871

trevor@icoachmail.com

Below are a couple of follow-up emails in which I received no response.

Sent Tuesday, August 20, 2013

Hello Skylar, (Skyler? My apologies - which is the correct spelling?)

I had sent an email to Trevor to cancel the coaching call that was scheduled for this morning. Please see correspondence below.

Thank you,
[REDACTED]

Sent Tuesday, August 20th to Tyler Roberts

Hello Tyler,

Below is the email that I sent to Skyler yesterday. I also sent an email to Trevor Tripp to cancel my coaching call. That prompted them to call me today and have a conversation about my request. They are not planning on refunding me anything, which I am guessing you are not surprised by. In the meantime, I have a call into Skyler to follow up.

Tyler, you called me with the hope that I could be a success story. That is not happening because of circumstances beyond my control. Whatever you can do to help my cause would be very much appreciated.

Sincerely,
[REDACTED]

The last I spoke with anyone, after leaving a message and email for Skyler Jarmen, was with Scott from The Coaching Department on Tuesday, August 20th, telling me that their financial department is not going to accept this. That they can put the Coaching agreement on hold until my husband is better.

I do not have the time and energy to fight this any more than have the time and energy to do the business, BUT after realizing that this may be a SCAM, I have no choice. They cannot do this to people! I did research with the little time that I had, but was not looking in the right places.

After speaking with Scott from the Coaching Department, I asked him about the "Accounting Mentor Package" that is supposed to be included in the agreement. He said that information would be in the email that Trevor Tripp sent me on July 30, 2013. I had a special interest in this package because I sent a letter to the State of Missouri inquiring if I can write off the expense and the response was that my business would have to be set up first – contrary to what I was told by Your Ecommerce Support.

I looked at that email he was referring to (added below) and sent a message to Trevor Tripp. See communication below. That is the last I heard from him on Tuesday, August 20th.

Complaint form from [REDACTED] regarding Your Ecommerce Support – continuation 8/23/13

On Tues, Aug 20, 2013 at 5:23 PM, [REDACTED] wrote:
Trevor,
Which link is the Accounting Mentor Package?

Email received from Trevor Tripp on 8/20/13 in response to inquiry above.
It's not listed in these log-ins. I'll check with my support department and have them get you that info.
Thanks [REDACTED]

Below is the email that Scott referred to – said that would include the “Accounting Mentor Package” information.

From: Trevor Shipp <trevor@icoachmail.com>

To: [REDACTED]

Sent: Tuesday, July 30, 2013 6:12 AM

Subject: Important Log-ins

[REDACTED] and Joe,

As we discussed in our meeting today, below I've included your log in information to the various tools that will help you along the way:

CURRICULUM

Below is your login information for <http://ebsmentor.com>

Username: [REDACTED]

Password: 12345

MY SUPPLIER LINK LOGIN:

Below is your login information for www.mysupplierlink.com

Username: [REDACTED]

Password: 12345

EBAY RESEARCH TOOL:

Below is your login information for <http://myauctiontool.com>

Password: 12345

Please also fill out the survey we discussed by going to the following website, <http://survey.constantcontact.com/survey/a07e7dhf93nhftu568h/start>. If you ever run in to problems logging in to any of these websites, please e-mail Support at support@icoachmail.com and they will be able to assist you.

Coaching Support

866-850-4871

support@icoachmail.com

--

Trevor R. Shipp

Senior Business Consultant

Direct #: (801) 960-4976

My Staff: (866) 850-4871

trevor@icoachmail.com



State of Utah

Department of Commerce

Division of Consumer Protection

Consumer Complaint Form

Send to:
 Utah Division of Consumer Protection
 Attention: Complaint Processor
 Heber M. Wells Building, 2nd 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

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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
YES International	866-496-1166	888) 476-4557
Street Address		
770 E MAIN ST STE 155 Lehi, UT 84043		
City	State	Zip Code
Lehi	Utah	84043
E-mail Address	Web Address (URL)	
support@yourecommercesupport.com	http://yourecommercesupport.com/	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$10995.00	5/9/2012	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 <input type="checkbox"/> YES <input checked="" type="checkbox"/> Contracts (see attached), telephone and email. May, 2012		
Was the product or service advertised? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Internet/email . May 2012		
How would you like to see your complaint resolved?		
Getting my money back for services promised and never rendered and the company shut down due to fraud.		
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, NC DOJ		

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To Consumer Protection,

I am writing this letter in order to voice my complaint about Your Ecommerce Support International, LLC. They say in their contract their corporate offices are located at 770 E Main ste 337, Lehi, Utah. After some research I have found out that there is no such business listed under that name. There is however a YES International located at 770 E Main St. STE 155, Lehi, UT 84043. If you google these addresses on its map section it says this is a UPS mailbox. How in the world is a company supposed to operate out of a mailbox? On 5/9/12 this company charged me \$4,495 for "coaching" classes and a bunch of wasted time.

First of all, YES International didn't even do anything for me. It was the Coaching Department that ended up calling me (when they actually did). My first coach didn't even call me for the first 6 weeks and I had to switch coaches. He could hardly answer any of my questions and just mostly told me to watch videos and do the homework. We didn't even get to my website for a long time. They started off talking about selling on ebay, I don't know why they talked about that, I thought I was supposed to be getting a website. I had to build the website when I thought they were going to be doing it for me. If I would have known they were teaching me what to do I probably wouldn't have done it. They only had a 3 day cancellation policy so I was locked in to their services. How am I supposed to know how good their services are in only three days when nothing happens?

I was also supposed to receive a dropship database, but I guess I never got that because they said I had to buy from Supplier Source in order to get that. I gave that company \$6,500 for dropshipping and their package but that was a different charge that came later. The point is, why did they tell me I needed Supplier Source when I had already bought a dropship database? Doesn't make much sense to me. I also find it kind of funny that the Supplier Source contract and the YES International contract look A LOT the same. Maybe that's why they told me I needed Supplier Source.... So the same company could charge me twice!

It also said in the contract that I was going to be billed by "MyMentor8552885894". My credit card bill said I was billed by this number, 8558557401. I put this number into Google and found out it is the phone number for a company called Novus North. I do not know who this company is but for some reason they have my money. I don't see how it can be legal for one company to take my money, have another company sign a contract with me and have a COMPLETELY different company give me the service. Seems rather sketchy to me. This company didn't do anything for me except create nightmares. Ever since this company got my money my phone has been ringing off the hook with different people saying I need this and that. I have spent tens of thousands of dollars and you will most likely be receiving complaints about all of them as well. I really need something to be done about all this and I hope you can help. Please shut down these scammers and protect others from being taken advantage of.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____

DATE: 6/10/2013



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

MAR 04 2013

DIVISION OF
CONSUMER PROTECTION

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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

Yes International (Online Profit Masters)

877-355-7771

866-850-4871

Street Address

125 East Main Street, Suite 338

City

State

Zip Code

American Fort

Utah

84003

E-mail Address

Web Address (URL)

support@memberslearningcenter.com

www.memberslearningcenter.com

TRANSACTION INFORMATION

Amount of Transaction

Date of Transaction

Method of payment for transaction

\$29.95 & \$4,895.00

12/17/12 & 12/20/12

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 ☒ Over the Phone 12/20/12

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

NO ☐ YES ☒ On the Internet 12/17/12

How would you like to see your complaint resolved?

We would like a refund for the \$29.95 and the \$4,895.00 due to the fact that we were grossly misled and deceived by this company and their internet advertising.

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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We feel we have been misled, deceived, and scammed out of the above amounts of money by this company. On 12/17/12 I replied to an internet advertisement for a job posting links and would be paid by this company for the links that I would post. I was charged \$29.95 to apply with the advertisement stating my money would be returned in 60 days if not satisfied. Nowhere in the internet advertisement does it say that I would need to start a business and get a business license through the state of North Carolina. On 12/18/12 I received a telephone call from Scott from this company stating that both my husband and I together would need to speak to a senior consultant and that appointment was set up for 12/20/12 at 9:00 pm. In speaking with the senior consultant he told us about another aspect of their company regarding drop shipment sales. When I told him that the position I applied for was for posting links he then said that the drop shipment program was just another way of making money with their company. We were told that we would not have to ever buy, store or ship any items for this drop shipment program that everything was handled through the wholesalers. He also told us that we needed to spend money to make money and the money would be for designing a website for us and coaching us to get started on posting links with this company. We agreed to do this because we were told there was no way for us to fail and there was a money back guarantee. At this time they took our credit card information and had me sign an Enrollment Agreement. In this Enrollment Agreement it states that we could cancel this sale up to three days "after the receipt of the merchandise or premium". To date we have not received the website or both of us spoken with the Business Entity Coach, Justin Englebrecht, who would explain the responsibilities and obligations of owning a business and all the do's and don'ts of owning a business. From the first phone call from Scott on 12/18/12 they insisted that we could do nothing or go another further in this company without the Business Entity Coach speaking with both of us at the same time. An appointment was set up for a Coach, Mike Wood, to call me on 12/31/12 to explain the business and get me started on posting the links. When Mike Wood called on 12/31/12 he proceeded to tell me that I would need to set up a business and get a business license with the state of North Carolina. This was the first time that we heard anything about having to set up a business and get a license. I proceeded to tell him that I did not want to set up a business and that I wanted to post links as the job advertised. He told me that that was something I could do down the road and that first I could start making money by selling items from my home or buying and selling items on EBay. I informed him at this time that I did not want to sell on EBay that I wanted to just post the links. He told me that I had to do the drop shipment program first and that I could do the posting of links later on down the road. He also suggested that I purchase and install a business security software program on my computer, which I did, and it put a virus on my computer. I had to pay another company to remove the virus and get my computer working properly again. On 01/07/13, the Business Entity Coach, Justin Englebrecht called me and refused to talk to me because my husband was unavailable and he insisted that he needed to speak with both of us at the same time before we could proceed with this company. Justin called again on 01/08/13 and again my husband was not available so he would not speak with me. At this point, I had decided that this company and position was not what was advertised and I told Customer Service that I did not want to participate in this company because it was not what was advertised and that we had been misled from the beginning and she told me that I needed to talk to Client Services to cancel. Todd called me that evening and I told him that I was not happy with this program and that we had been misled and deceived from day one. At this time he then told me that you only got paid for the posting of links if someone clicked on the link and bought something. Again, not what the internet advertisement stated. He also told me at this time that the three day cancellation policy started the first day you talked with the coach. The coach never talked to us due to refusing to talk to me because my husband was not available when he called. I was then told that we could not get our money back even though we were still within the three day cancellation policy since we had not talked with the coach and had not received the website. We then filed a dispute with our credit card company and sent them all the information we are sending you. Last week I received a letter from the credit card company stating "the documentation provided doesn't support the claim". Personally, I don't think the credit card company read all the documentation that we provided. If you read the 14 page internet advertisement it is for posting links and not buying and selling products on the internet to make money. And the Enrollment Agreement clearly states that we had three days to cancel after receipt of the merchandise which we never received. And it was their insistence that we could go no further until we talked to the Business Entity Coach and never did. Also the internet advertisement stated we could get the \$29.95 sign up fee back within 60 days of cancelling and we cancelled within 30 days and they refused to refund that money as well. We are enclosing all the paperwork and documentation that we have regarding this claim. It is our hope that you will take the time to read it and agree with us that we were grossly misled and deceived by this company. Thank you (Enclosures).

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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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: 2-25-13



State of Utah

Department of Commerce

Division of Consumer Protection

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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 _____

The Coaching Department, applybuilder.com, and their affiliates 866-496-1166

Street Address _____

1491 W. 500 N.

City _____ State _____ Zip Code _____

Lindon

UT

84042

E-mail Address _____

Web Address (URL) _____

support@icoachmail.com

thecoachingdepartment.com

TRANSACTION INFORMATION

Amount of Transaction _____ Date of Transaction _____ Method of payment for transaction _____

1,995.00 and more

April 17th, 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 ☒

in writing on April 17th, 2012 There were a lot of verbal promises over the phone that were not included in the contract

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

NO ☐

YES ☒

on facebook page of: 'yes I work, I am a stay at home mom'

How would you like to see your complaint resolved?

I would like a refund of the initial amount (\$1,995.00). I would like them to issue me a refund for fees paid for 18 months for a website registered with www.applybuilder.com totaling in \$719.10.

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 April 17th, 2012 I submitted a request for additional information for a 'work at home' ad on a facebook page. I paid a fee of \$47 to request this information. Immediately after this submission, I received a phone call from a gentleman name Scottie. He explained that he was from the company that I had requested information from (I just checked my statements and website orders. Scottie is not from the company that I requested information from). After hearing him, I explained that I was interested in working from home and was not looking to invest. He asked if I had credit card debt. I did not. He began by investigating my total credit card limits. He further suggested that if I purchase an online business training program from him I would be able to double my invested (payment amount) within six months, which he verbally "guaranteed or double my money back". He suggested that the minimum payments until six months would take care of itself, because the business would be generating money from the start. And, that I had nothing to lose, since there was a money back guarantee. All he needed from me was the money (credit card numbers), a computer, and 5 - 7 hours per week to invest into the business - that is it. This sounded ideal to me, because I was a stay-at-home-mother and it sounded like "what could be better than my own business online that requires such little time investment". It sounded like a good and exciting deal to me and I OK'd the deal.

Today, 18 months later I am in debt because of accumulated finance charges and additional fees that the 'coaching department and its affiliates applybuilder.com' have charged my credit cards. I invested the money and tireless time required to build an online website. The work was very difficult and challenging. Within six-seven months, I inquired about their guarantee, since it was not in writing they could not honor it (Scottie was nowhere to be found). I inquired about getting a refund, it was not possible because I had signed a contract with them and it should have within the first three days. The coaches were not helpful and supportive, very much there to tell me "watch this segment of this video, and proceed, no guidance, no support. On top of that I have not made a penny during this process. The coach that was working with me was very well-aware of all the challenges. I have not heard from him for several months despite sending several e-mails. No solutions were offered for specific issues I faced during training, no solution was offered when faced with ending the program. No return calls from a coach, when I contacted the coaching department hotline. I finally contacted my credit card company and began a dispute process. The credit card company can only dispute three months of website fee charges of \$39.95 totally to almost \$80.00. During this time, I have received several calls from coaching departments affiliates trying to offer me credit card limits that would consolidate business debt and transfer balances and accounting offers. It has been a very unpleasant experience. I have been battling with these people and am very frustrated and tired. I have to mention that I am a stay-at-home mother and I am very dedicated to every task I fore-take. I give my 100% to every task on hand. I am not complaining out of desperation or presenting excuses through this complaint. I do want the coaching department held accountable for their promises and stop playing with honest-dedicated people as me. I believe they ripped me off, it is so disappointing.

I am hoping that this complaint will resolve this matter. I really hope, it does. I hope they will consider to resolve this matter through this complaint. Because, if I have to approach them with a legal notice, it would be another frustrating and agonizing battle of words 'me against them and vice versa'.

I appreciate your time and consideration in this matter.

Sincerely,

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____

DATE: 12.9.13



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

MAY 21 2013

DIVISION OF
CONSUMER PROTECTION

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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]	[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
Yes International, Profit Masters, Duvera Billing	18007701251	
Street Address		
770 E Main St., Suite 332		
City	State	Zip Code
Lehi	UT	84043
E-mail Address	Web Address (URL)	
support@profitmastersacademy.com	cannot remember	

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$3826.16 (\$1488.80 paid so far)	several, see attached	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 Internet, 09-29-12 (see attached letter)		
Was the product or service advertised? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Yes. On an email I received from a friend and relative (see attached letter)		
How would you like to see your complaint resolved?		

My request is that your department helps shut all of these companies down, make these contracts null and void, help me get my money back, stop these people from harassing me, and prevent them from ruining my credit.

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.

To Whom It May Concern

The practices of Profit Masters, Yes International, Duvera Billing Services and their affiliates are deceptive and purposefully confusing. I feel that I was scammed and would like your department to fully investigate these businesses. Here are my complaints and my story.

There was a misrepresentation of who was contacting me about this service. They hacked the email accounts of people I trust. This, in turn, deceived me to trust them.

First I received an email message from a "friend" from their email account. In it was a link advertising how to make money from home via the Internet. Since I thought it was from the friend I trust, I thought I could trust that email message was credible. Moreover, I received a similar link from a relative; however, I confirmed after the fact that these people did not actually send me those emails.

When I clicked on the link, it led to a web site from Profit Masters. It had advertisements, and a video from the Today show. I was led to believe that the Today show was endorsing this company; this lent them credibility.

I had a phone call with a high pressured sales person. There was a misrepresentation of what the service was, my potential earnings and their guarantees.

I did not know what I was getting into at the beginning. First, there was a kit that came with complementary coaching. Next they could "upgrade" me to personal coaching that would help me build a website; they would coach me, provide webinars, and provide me with the tools to build the website. They asked me my goals and wanted me to answer the questions: Why Me? Why Now? Why Internet? They pushed that I had to be committed to doing it. However, they would not explain the "it" that they were going to help me with; they were very mysterious. They would not tell me more until I paid. First, I had to be "qualified" to see if I could be coached by their qualified coaching staff. They would have to deliberate and call me back.

Afterwards they were all concerned about getting their money, more so than helping me. They said that I would find out later about the coaching. I needed help and I thought they were experts. I was led to believe that I would make my money back. They also said that there was a 100% satisfaction guarantee. They did not mention anything about 3 days to cancel. There was nothing on the web sites that said anything about 3 days. It wasn't until after I gave them my credit card that I heard terms like "drop shipping" and posting links where companies would pay me. They promised that they would also train me on Facebook, Twitter, eBay and ecommerce. After it was all done, I felt shamed and manipulated.

There was misrepresentation and deception about who provided the services. It was confusing who was providing the services because of the myriad of business entities that got involved. I thought everyone was connected.

This first company was Profit Masters Academy (Exhibit 1). However, I was somehow shuttled to a myriad of other entities as I followed this labyrinth. Next, Yes International got involved (Exhibit 2), but there was also another company called Duvera Financial. They all knew each other by name. They also told me that Yes International was Profit Masters. Later as I am investigating this, note that Yes International appears Retail Installment Contract (Exhibit 3) as the provider of the services.

I also started to get contacted from people at several other companies associated with the coaching: thecoachingdepartment.com (Exhibit 4), yourecommercesupport.com (Exhibit 5), applyki.com (Exhibit 6) and icoachmail.com (Exhibit 6). Also, after later examining the Enrollment Agreement (Exhibit 7), another company, Members Learning Center, appears to be the supplier of the services. (Note however, that the first email mentions memberslearningcenter.com as the membership area of Profit Masters Academy). (CONTINUED)
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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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, which I believe to be accurate to the best of my knowledge and belief.

SIGNATURE: _____

DATE: 5-13-13

Date: May 13, 2013

To Whom It May Concern:

The practices of Profit Masters, Yes International, Duvera Billing Services, and their affiliates are deceptive and purposefully confusing. I feel that I was scammed and would like your department to fully investigate these businesses. Here are my complaints and my story.

- There was a misrepresentation of who was contacting me about this service. They hacked the email accounts of people I trust. This, in turn, deceived me to trust them.
 - First, I received an email message from a “friend” from their email account. In it was a link advertising how to make money from home via the Internet. Since I thought it was from the friend that I trust, I thought I could trust that the email message was credible. Moreover, I received a similar link from a relative. However, I confirmed after the fact that these people did not actually send me those emails.
 - When I clicked on the link, it led to a web site from Profit Masters. It had advertisements, and a video from the Today show. I was led to believe that the Today show was endorsing this company. This lent them credibility.
- I had a phone call with a high pressured sales person. There was a misrepresentation of what the service was, my potential earnings and their guarantees.
 - I did not know what I was getting into at the beginning. First, there was a kit that came with complementary coaching. Next they could “upgrade” me to personal coaching that would help me build a website, they would coach me, provide webinars, and provide me with the tools to build the website. They asked me my goals and wanted me to answer the questions: Why me? Why Now? Why Internet? They pushed that I had to be committed to doing it. However, they would not explain the “it” that they were going to help me with; they were very mysterious. They would not tell me more until I paid. First, I had to be “qualified” to see if I could be coached by their qualified coaching staff. They would have to deliberate and call me back.
 - Afterwards, they were all concerned about getting their money, more so than helping me. They said that I would find out later about the coaching. I needed help and I thought they were experts. I was led to believe that I would make my money back. They also said that there was a 100% satisfaction guarantee. They did not mention anything about 3 days to cancel. There was nothing on the web sites that said anything about 3 days. It wasn’t until after I gave them my credit card that I heard terms like

“drop shipping” and posting links where companies would pay me. They promised that they would also train me on Facebook, Twitter, eBay and ecommerce. After it was all done, I felt shamed and manipulated.

- There was misrepresentation and deception about who provided the services. It was confusing who was providing the services because of the myriad of business entities that got involved. I thought everyone was connected.
 - The first company was Profit Masters Academy (Exhibit 1). However, I was somehow shuttled to a myriad of other entities as I followed this labyrinth. Next, Yes International got involved (Exhibit 2), but there was also another company called Duvera Financial. They all knew each other by name. They also told me that Yes International was Profit Masters. Later as I am investigating this, note that Yes International appears on the Retail Installment Contract (Exhibit 3) as the provider of the services.
 - I also started to get contacted from people at several other companies associated with the coaching: thecoachingdepartment.com (Exhibit 4), yourecommercesupport.com (Exhibit 5), applyki.com (Exhibit 6) and icoachmail.com (Exhibit 6). Also, after later examining the Enrollment Agreement (Exhibit 7), another company, Members Learning Center, appears to be the supplier of the services. (Note however, that the first email mentions memberslearningcenter.com as the membership area of Profit Masters Academy).
- There was misrepresentation and deception of the cost. There were also unsolicited charges.
 - The agreement that was presented was for \$399.00 (see Exhibit 7). In the normal course of business this would correspond to what was financed. Upon later examining the Retail Installment Contract (Exhibit 3), the price was increased to \$3000.00 and the \$399.00 was re-characterized as only a down payment. I now have \$129.85 being charged to my credit card every month.
 - I thought what I bought was all inclusive. However, I was bombarded by other companies trying to nickel and dime me into things. I was emailed accounts without signing up for them. For instance, somehow I got an account with Doba Limited (Exhibit 8). I got calls to the phone number I supplied. One company said I needed to set up an LLC with them. There was one company back East, Millenium Bankcard, that sent me emails (Exhibit 9) and continued to call me. I also got business cards in the mail. Luckily, I declined these solicitations.
 - I was subsequently charged for other services without my knowledge. I was charged \$110.95 from a company called WEBLEARNING in Beverly Hills, CA (Exhibit 10). Also, I was automatically billed a monthly fee of \$39.95 for a web site service (Exhibits 12, 13,

14, 15, 16) that was supposed to be part of the agreement without extra cost (Exhibits 7, 5, 6). In fact, in the email from "Jaxson Hill" (Exhibit 17), they admit that they set up the account, only for me to be charged a month later (Exhibit 12).

- The transaction and the accompanying documents were deceptive and not legal.
 - First, I specifically asked for all contracts to be sent to me in writing and was promised that they would physically mail them. I NEVER saw them but kept asking for them. Instead, there were 2 documents sent via email that I did not discover until much later. The first document was entitled 'Retail Installment Contract' (Exhibit 3) and it was dated September 26, 2012 at 11:23 am (Exhibit 18). The second document entitled 'Enrollment Agreement' (Exhibit 7) was dated on September 26, 2012 at 11:26 am (Exhibit 19). Both documents violate Electronic Signatures In Global And National Commerce Act (<http://www.ftc.gov/os/2001/06/esign7.htm>). "Section 101(c)(1)(C)(ii) of the Act requires businesses to obtain from consumers electronic consent or confirmation to receive information electronically that a law requires to be in writing." I never gave this consent. I also never received any hard copies through the regular mail. In fact I asked for them several times, but I was rebuffed and redirected.
 - The documents sent to me do NOT represent what was used online to persuade me to give out my personal information. First, I never saw either of these documents online. I did not see any Truth-In-Lending documents. What I saw online was completely different; it looked more like an Internet purchase. Second, as mentioned before, between the two documents, the price was changed. Third, I would have never assented to these documents. For instance, in the Credit Application which is part of the Retail Installment contract (Exhibit 3), the income listed is \$1,111,111,111,111,110.00. Not only is this ridiculous for anyone to claim, but what company in their right mind would have accepted such an application? I did NOT ever enter such a number. Moreover, I don't even remember giving them my social security number that is partially shown on the credit application. Finally, as to the veracity of the digital/electronic signatures, I do not know what these correspond to and doubt their legality. In fact, the "signatures" on the Enrollment Agreement bear no resemblance to my own signature.
 - Both documents violate Utah Law with respect the 3 day right of rescission. According to the Utah Sales Practices Act: R152-11-9 paragraph 8 (<http://www.rules.utah.gov/publicat/code/r152/r152-11.htm>), there should be a specific statement in dark bold, 12 point text on the first page of each document. In the Retail Installment Contract (Exhibit 3), there is not such statement. In the Enrollment Agreement (Exhibit 7), the statement is not in bold and does not match the required statement.

- I tried to cancel, but my ability to do so was thwarted.
 - From the beginning, I was told that I was “locked in”. Because I wasn’t satisfied, I wanted them to honor their 100% satisfaction guarantee. They would not honor their guarantee. In fact, this guarantee was in the document that I only later received. As shown in the “Enrollment Agreement” (Exhibit 7), the 100% refund would not occur unless I succeeded in the business. This is hardly the industry standard for this type of advertising.
 - In any case, within 3 days of the Enrollment Agreement, dated 09-29-12 (Exhibit 7), I wrote them to cancel everything. Since it was confusing who was providing the services, it was difficult to determine who to contact. So, since they all appeared to be all part of Profit Masters/Yes, on 09-30-12, I sent an email to an email address that was associated with the company that originally contacted me, profitmasters@vodamail.co.za. In this email (Exhibit 20), I requested a refund of a kit that I bought because I was not able to access any information or received nothing. I also wanted any “Upgrade” charges to be refunded. I used the term “Upgrade” in my email because it corresponded to my understanding of what everything else was. This company acknowledged my request the next day (Exhibit 21) and refunded \$97 on my credit card bill the same day (Exhibit 10). However, my card was still charged \$399 the next day 10/02/12 (Exhibit 10) and starting on the 10/26/12, they started to charge me \$129 95 a month I thought I was stuck.
- The product/service was defective and their coach’s qualifications were misrepresented.
 - I started using the service because I thought I had no other option. I tried, but never could get off the ground. From the very beginning I had technical problems. It started when I could not access a kit from Profit Masters. Also, after I started using the website applybuilder.com to build a web site, I often could not sign in. Even after I got in, I often could not add anything to the site or change the layout. I could never set up the way for people to pay. It was like asking a kindergartener to build a rocket. I was promised that the coaches (e.g., Brian Pier, Jaxson Hill) could help me build the web site through a “back-door”. They never really did and only changed a few font sizes. They said that I was on my own.
 - They deceived me into thinking I needed their professional coaching. They promised “Advanced” coaching. It was not what I expected for any amount of money. The webinars lacked content and were often redundant. They were conversational and not academic. The coaches did not have a grasp on the subject matter and seemed sophomoric and inept. They only gave out general information. For instance, the document describing how to create a home page (Exhibit 22), does not come close to describing any home page that can be seen on the Internet today.

- The ownership of Profit Masters/Yes International is deceptive
 - The registered agent address does not exist:
<https://secure.utah.gov/bes/action/details?entity=8146828-0151>.
 - The principal contact for Yes International is Jessica Bjarnson. However, this is not her real name. An affiliated company Novus North LLC, also lists this person as the principal contact. Their address is: 14848 S NEW MAPLE DR, HERRIMAN, UT 84096. According to tax records, the person who owns the house at the contact address is Jessica Gannuscia with her husband Phillip Gannuscia.
 - Phillip Gannuscia happens to own Profit Masters. These companies owned by Phillip Gannuscia have not complied with Utah Consumer Sales Practices Act, Telephone, and Facsimile Solicitations Act.
- Duvera Billing Services of Carlsbad, CA is complicit with Yes International and is harassing me even though I am not yet in default.
 - I called Duvera the week of May 6 after cancelling my credit card for other reasons. I wanted to know what I had to do to cancel everything. They said I had to contact Yes International to do so and gave me a phone number to call. This aligns with Duvera's assertion that they can cancel payments/contracts based on responses to complaints as found on the San Diego BBB (Exhibits 23, 24, 25). Duvera also claims that they are only hired to post transactions for Yes International (Exhibit 26).
 - I tried to cancel with Yes International again, but they refused. When I subsequently called Yes International again, I was told yet again that I could not cancel and that there was not anything I could do it.
 - On 05-13-13, I receive my first call from Duvera at around 10:04 am. They demanded their money and threatened that they will keep calling. Since they regularly billed my credit card on the 26th of the month, payment of the charge was not even yet 30 days late. According to the Retail Installment Contract (Exhibit 3), paragraph J, the payment is not yet even in default. Also, prior to this call, I had received no written notice as required by law. Note that I had not consented to Duvera to be contacted by electronic means. Moreover, they contacted me at a phone number other than the number that was listed on the Retail Installment Contract. According to the contract, paragraph H states that they only are allowed to contact me at that number. Finally, they did not state what amount was due during this call.

My request is that your department helps shut all of these companies down, make these contracts null and void, help me get my money back, stop these people from harassing me, and prevent them from ruining my credit.



Contacted Names

Elden Parker	Coaching	855 495 4161	support@profitmasters.com
			support@profitmastersacademy.com
Sherry	Coaching	888 476 4557 x 5041	
Murray	Support Customer Service	855 288 5896	
Scotty	Profit Masters	801 770 1362	
			support@thecoachingdepartment.com
Brian Pier			brian@thecoachingdeparment.com brian@applyki.com
Jaxson Hill			jaxson@icoachmail.com jaxson@applyki.com
	Coaching Hot Line (UT)	866 850 4871	support@icoachmail.com
			support@applybuilder.com
			profitmasters@vodamail.co.za



State of Utah

Department of Commerce
Division of Consumer Protection

Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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
[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
Yes International	801-770-1251	
Street Address		
777 E Main Street, Suite 332		
City	State	Zip Code
Lehi	UT	84043
E-mail Address	Web Address (URL)	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$3,495.64	8/14/12	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"/> online 8/14/12		
Was the product or service advertised? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> online		
How would you like to see your complaint resolved?		
I would like the settlement payment in the amount of \$1,654.00 refunded to me, because Yes International breached the contract by failing to provide the services. This is the amount it cost to have Duvera/Palomar removed from my credit report.		
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"/> Dept. of Banking, [REDACTED] and Atty General's Office		

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 feel that I have been a victim of fraud. Promises were made to me that were not kept. Yes International advertised that they would assist me in establishing a company to sell products, set up a website, get it started and described everything I needed to do for this price. Those promises were not kept and more fees that were not disclosed in the beginning began to arise. I started receiving notices from Duvera Financial and Palomar Associates asking for money. I investigated them with the Better Business Bureau and discovered that I was not the only one where promises were not kept and additional money was required. It seems that YES International and all the companies mentioned above working for YES are preying on the consumers. On January 8th I sent letters to Yes International, Duvera and Palomar Associates disputing their claim.

 Dept of Banking in , recommended that I call Michael Pitts, Director of Consumer Protection, who advised me to fill out this form.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

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SIGNATURE 

DATE: 1/11/14



RECEIVED
SEP 26 2014
State of Utah
Department of Commerce
Division of Consumer Protection

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M Wells Building, 2nd 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]	[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
Vensure Int.	866-716-3099	
Street Address		
770 East Main Street STE 332		
City	State	Zip Code
Lehi	Utah	84043
E-mail Address	Web Address (URL)	
success@vensureintl.com	https://applyki.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$3695.00 plus \$500.00	10/12/2011 & 10/24/2011 & 11/24/2011 & 12/30/2011 & 01/24/2011	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"/> I was on the phone and received contract paper to sign in an e-mail		
Was the product or service advertised? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> On the Internet in September 2011		
How would you like to see your complaint resolved?		
I want a refund of all of my investments.		
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"/> Federal Trade Commission, Attorney General of [REDACTED] [REDACTED] BBB		

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On 10/12 /2011 I was charged \$3695.00 by Vensure Int. The sale was done by a telemarketer and he sold me a business opportunity over the phone. I was supposed to receive one on one personal training in finding a market nitch for an online store, finding a drop ship supplier, step by step guidance of building my own website, marketing through social media and getting my website ranked high on the search engines.

On 10/24/2011 I was charged \$200.00 by the Coaching department with payments of \$100.00 on 11/23/2011, 12/30/2011, 01/24/2012 (this last payment showed up on the credit card statement as Supplier Source, which is a sister company) for finding a drop ship company.

During the sales call I was promised I would be trained to successfully build a website from home with no previous knowledge or experience and generate an income that would replace all my other incomes. My husband and I talked about how much we would like to make with a web based store in a month. We came up with \$6,600 and they said that would be no problem. They also mentioned that a six figure income would be no problem. We were in financial hardship during this time and desperately looking for some extra income. My husband had lost his job and wasn't able to get another full time job so the promise to work from home was sounding really good. This was good news since I was pregnant and had to stay home and watch our other child.

They said, as an example of one customer, a 90 year old lady is able to make a six figure income on their program, with her website that she had build. I was promised I could reach my financial goal within seven to ten hours work per week. The only requirements I had to have were being open minded, teachable, self motivated, being able to work 7-10 hours per week and have a credit card with a large available balance. Once I had passed their pre selection process and was accepted on their team, I was rushed through the contract signing process (with no time to read it). I also was not provided a copy of the written contract after that. They kept it and only sent me a copy when I requested it after things didn't work out. The telemarketer was not identifying where he was calling from or his complete business name and address.

A few days later the coaching started and the first thing I was instructed to do is to start selling things from home on eBay. They did not provide me the proper tools (a modern template for my website and a web design for sales) like they had promised. I also thought I would get between 30 minutes to an hour of training with my coach each week. Instead it ended up being between 8 to 12 minutes. I was further disappointed that the training only lasted for a few months and not the promised 6 full months. My coach gave my very little input and made me feel he was bothered with talking to me. When I asked if what I accomplished was good - he said yes and didn't give me anything to improve upon. He was not a good leader and I had to ask what was next. He told me to watch the on-line videos and do the homework. A few times he cancelled the phone appointment and rescheduled for the next week without adding that week to the 6 months. He also had somebody else fill in for him in when he was gone. I asked him if he had his own websites and he said yes. So I further asked "why he worked for The Coaching Department when he made so much money with his online store?" I didn't get an answer.

I had to build the whole website myself with the outdated templates they provided without the needed help from him even though I of spent thousands of dollars. I really thought he would log in and help with building web pages and especially work on some problem areas that I and my husband could not figure out. Mistakenly I thought the company and the coach had a great desire for me to be successfully and I would want to recommend their service/ program to other people. In all the months I had the website online I was never ever able to make one sale. I remember how they said that it would be such a breakthrough day when I would make the first sale, but that day sadly never came for us. The whole experience with the company was so disappointing and totally frustrating and not even mentioning the burden it put on our young marriage by the credit card debt and the additional fees. It makes one feel so foolish to have fallen to a scam like this and have paid interest and legal fees to set up the LLC and business.

I am asking for a refund of my investment of \$3695 and the interest that has accumulated since 10/12/2011 at a APR 22.90 and
CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE _____

DATE: 9/21/2014

the \$500.00 since I was never able to use the outdated website with the wrong template type to generate one sale None of my expectations where ever fulfilled

SUMMARY OF COMPLAINT

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SIGNATURE: _____

DATE: 2-21-2014



State of Utah

Department of Commerce

Division of Consumer Protection

Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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 [REDACTED] Home telephone number [REDACTED] Daytime or Work telephone N/A

Street Address [REDACTED]

City [REDACTED] State [REDACTED] Zip Code [REDACTED]

E-mail Address [REDACTED]

COMPLAINT AGAINST

Name of Business Entity ECOMMERCE / Daytime telephone number Other telephone or facsimile
MySupplierSource/DOBA/Coach/E-BusinessSolutions 1-866-850-4871 1-801-960-4976

Street Address

1491 W. 500 N., LINDON, UTAH 84042 = (3RD ADDRESS)

City State Zip Code

LINDON (3RD CITY) UTAH 84042 (3RD ZIP)

E-mail Address

TREVOR@ICOACHMAIL.COM (3RD EMAIL) Web Address (URL) — (SEE OTHER ATTACHED FORMS) —

TRANSACTION INFORMATION

Amount of Transaction Date of Transaction Method of payment for transaction

— (SEE OTHER ATTACHED FORMS / COPIES FOR THIS INFORMATION) —

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 ☒ — (SEE OTHER ATTACHED FORMS / COPIES) —

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

NO ☐ YES ☒ On the internet search for Work From Home/Home Based Business...etc.

How would you like to see your complaint resolved?

Seeing as though I did not receive (even remotely) the service that was discussed initially and the company is no longer available/reachable, I want all of my money returned to me!!!
\$7869.75(amex) \$12,500.00(citibank) Totalling \$20,369.75
I would also like to see these sick demented thieves out of business forever and behind bars (if possible)!!!!

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 ☒ — (SEE OTHER ATTACHED FORMS / COPIES) —

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SIGNATURE: _____

DATE: 2-21-2014



State of Utah

Department of Commerce

Division of Consumer Protection

Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M Wells Building, 2nd 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

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CONSUMER INFORMATION

Your Name	Home telephone number	Daytime or Work telephone
[REDACTED]	[REDACTED]	N/A
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
<u>E-COMMERCE/</u> MySupplierSource/DOBA/iCoach/E-BusinessSolutions	1-866-850-4871	1-801-960-4976
Street Address		
<u>1167 IRON EAGLE DR. EAGLE, IDAHO 83616 (2ND ADDRESS)</u>		
City	State	Zip Code
<u>EAGLE (2ND CITY)</u>	<u>IDAHO (2ND STATE)</u>	<u>83616 (2ND ZIP)</u>
E-mail Address	Web Address (URL)	
<u>KRIS@ICOACHMAIL.COM (2ND EMAIL)</u>	<u>WWW.MYSUPPLIERSOURCE.COM (2ND URL)</u>	

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
<u>12,500.00</u>	<u>9-18-2013</u>	<u>CITI BANK PREFERRED CARD</u>
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"/> <u>EMAILED DOCUMENT THAT I HAVE NO RECEIPT AT ALL FOR- NOTHING SENT TO ME</u>		
Was the product or service advertised? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> <u>On the internet search for Work From Home/Home Based Business etc...</u>		
How would you like to see your complaint resolved?		
<u>Seeing as though I did not receive (even remotely) the service that was discussed initially and the company is no longer available/reachable, I want all of my money returned to me!!!</u> <u>\$7869 75(amex) \$12,500.00(citibank) Totalling: \$20,369 75</u> <u>I would also like to see these sick demented thieves out of business forever and behind bars (if possible)!!!!</u>		

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"/>	<u>CITIBANK (BILLING DISPUTE DEPT) P.O. BOX 6013 SIOUX FALLS, S.D. 57117</u>

PHONE: (DIRECT LINE) 1-877-601-8029

SUMMARY OF COMPLAINT

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SIGNATURE

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State of Utah

Department of Commerce

Division of Consumer Protection

Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
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Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
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CONSUMER INFORMATION

Your Name _____ Home telephone number _____ Daytime or Work telephone _____

_____ N/A

Street Address _____

City _____ State _____ Zip Code _____

E-mail Address _____

COMPLAINT AGAINST

Name of Business Entity E-COMMERCE / Daytime telephone number _____ Other telephone or facsimile _____

MySupplierSource/DOBA/Coach/E-BusinessSolutions 1-866-850-4871 1-801-960-4976

Street Address _____

6440 SKY POINTE DR., STE 140-106, LAS VEGAS, NV 89131 (5TH ADDRESS)

City _____ State _____ Zip Code _____

LAS VEGAS (5TH CITY) NV. (5TH STATE) 89131 (5TH ZIP)

E-mail Address _____ Web Address (URL) _____

-(SEE OTHER ATTACHED FORMS / COPIES) -

TRANSACTION INFORMATION

Amount of Transaction _____ Date of Transaction _____ Method of payment for transaction _____

-(SEE OTHER ATTACHED FORMS / COPIES) -

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 ☒ -(SEE OTHER ATTACHED FORMS / COPIES) -

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

NO ☐ YES ☒ On the internet search for Work From Home/Home Based Business.. etc

How would you like to see your complaint resolved?

Seeing as though I did not receive (even remotely) the service that was discussed initially and the company is no longer available/reachable, I want all of my money returned to me!!!

\$7869.75(amex) \$12,500.00(citibank) Totalling \$20,369.75

I would also like to see these sick demented thieves out of business forever and behind bars (if possible)!!!!

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 ☒ -(SEE OTHER ATTACHED FORMS / COPIES) -

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SIGNATURE: _____

DATE: 2-21-2014

To Whom It May Comcern:

At the end of Aug. 2013 I did a search for a "home based" business, because I had lost my job and was desperate for income. I looked on-line for a work or some kind of business that I could do from home. Somehow, I came across a site that talked about a "stay-at-home" mom making thousands of dollars a month, working from home, with a "legitimate" company (I can't even tell you, now, how I came across the site...and...I have tried to retrace my steps, several times, but...no luck...and I don't believe that the "company's" name was even mentioned on the site that I was on)...The language, on this particular site, "read" very well to me and I felt comfortable enough, after reading the whole page, that I proceed forward with signing up...When I clicked through to start the process, I was directed to another site that said that I had to just pay like \$49.95 (or something around that figure) to this DOBA??? Company to get started...Then that led me into another area that had some further directions...One of the ballooned statements had fairly large print and read, something like...IMPORTANT! BEFORE PROCEEDING, CALL THIS NUMBER! So...I called the number that was listed...The call was answered by a guy named Nick and he proceeded to interview me initially. He asked me several things (that I have now forgotten) but the gist of his questioning (that I believe now) was to "prime" me for evaluating if I was a "good enough candidate" (had enough good and abundant credit) for putting me in touch with his "boss" (Brian Andrus). I remember, during this "questioning dance" that I felt a little confused as to why it was so elaborate and, almost, suspenseful...Like this Brian Andrus was like God's right hand man or something...??? Bottom line is that I was "good enough", because my credit is or was excellent!

Then Nick had me hang up with him and wait for Brian Andrus to call me. When I got on the phone with Brian Andrus, he was very charismatic and powerfully, persuasive. He asked me a lot of personal questions about my past work experience and motivation and financial background, if I owned a house or rented, if I had an investment portfolio, how much credit I had available / credit history and score...and so on...I felt a little strange about all that, but I was not thinking very clearly, because of my desperation of needing to find work/income and I, somehow, talked myself into the justification of it

all...After about an hour, of conversing with Brian Andrus, I found myself pulling out my credit card and paying him \$7,869.75 (from my Amex card) for this "Internet Marketing" and "Coaching" Program...There was quite a bit of talk about Ebay also and I told Brian, right up front, how I did not care for ebay, because I had a bad experience with a purchase that I had made through Ebay, that went bad and I got kinda screwed, by the seller...and he said...oh...that's o.k. you don't have to deal with them if you don't want to, there are lots of other ways you are going to make money with this program...and I left it at that...At this point, the business program was not even spelled out in any way as to what it was going to entail or the particulars of how it worked...etc...BUT...DUMB AND DESPERATE ME went and paid for it anyway, because the presenter made it soooooo intriguing and promising and he massaged my financial "American Dreams" ego in all the right ways .

After Paying the \$7869.75 with my Delta Gold Amex Card...I was assigned a "coach" (Mike Wood) and made my first coaching appointment for the day after that next day...Meanwhile, Mike Wood sent me an email with all his contact info. and the program site access...blah, blah, blah... When Mike Wood Called me for our first appointment, we were probably on the phone for about 10 minutes and it, pretty much, just consisted of him giving me a bunch of webinars and videos to watch and set up another time for the next coaching session and that was it!

After that call, I was NOT INTERESTED any more in this "program" ...so...It was within the "3 day rescission" time frame and I called back the next day and told everyone that I had spoke with initially (including leaving a message for Brian Andrus) that I wanted my money back, because I didn't like the fact that it was just a bunch of videos and webinars and CRAP and mostly being directed to SELL SELL SELL on...EBAY (MY FAVORITE!...NOT)! After I spoke out that I wanted my money back, I got a call from a Skyler Jarman. He proceeded in talking me into staying with the program with a money back guarantee, that was signed by him (see attached guarantee)...he emailed me the doc. and I responded to it, that I was in receipt of the doc. And, I then proceeded to continue with another "coach" Kris Duerling. (He was about as useful and knowledgeable as "tits on a bull")...During most of the sessions, I had to ask him if he was still there on the other end of the phone...no lie! It

wasn't more than two sessions in with Kris Duerling that he explained that I had 3 options for my drop shipping supplier / website builder...There were 3 plans...with the "MOST EXPENSIVE" being the "best" (of course), because this would be a one time fee and everything would be taken care of for me...website building, unlimited supplier sourcing, etc..., but nothing was ever explained to me in any remote kind of detail or outline/timeline (despite my, constant inquiries) and I don't really even know, to this day, what I got exactly...but I paid \$12,500.00 (from my Citi Preferred card) to this "My Supplier Source" Company (and never received any kind of detailed receipt) for what ever it was. (NOTE: THROUGHOUT THE ENTIRE TIME THAT I WAS WORKING WITH THE COACH, KRIS DUERING, I WAS EXPRESSING MY DISSATISFACTION/FRUSTRATIONS AND CONFUSION WITH THE WHOLE PROGRAM "SET-UP" AND I EVEN HAD TO REQUEST A CREDIT INCREASE FROM CITIBANK TO EVEN AFFORD THIS!) (IN ADDITION: I HAVE NEVER HAD ANY KIND OF CREDIT CARD BALANCE, TO SPEAK OF, IN MY ENTIRE LIFE...UNTIL NOW!!!)....I did see "a / my" website and work with it a bit, but no one would really explain to me how to work it FULLY and how the purchase processing worked or anything!!! I spent sooooooooooooo much time listing items on that thing and, at first, the "my supplier source" site requests that I put in gave me, mostly, Drop Shippers sourced out of China...How can you even think about making that work! After several weeks, I finally got 3 Drop Shippers that where in the U.S., but I had to do all the leg work in contacting them and setting up everything to use them as Drop Shippers and one of the companies even had an additional fee that I had to pay if I wanted to use them as a Drop Shipping Source (I did not use that company because of that). I was really scratching my head at this point, because,...I thought that I paid \$12,500.00 (from my Citi Preferred card) so that I didn't have any other expenses and the My Supplier Source Company did all the work for me and my website business...?!

So...NOW...about 3 or so weeks ago, I complained again and a guy named Murray got on the line and told me, it was well past the time for a refund and that the only thing he could do for me is to set me up with 3 more coaching sessions with a guy named Trevor Shipp ("an internet guru")...and...that was all he could do...PERIOD...because, I was well past the refund period of 3 business days!!! So...I proceeded in telling him about the Guarantee from

Skyler Jarman and he said that he did not know anything about that document and that he needed me to forward that unto him, so that he could discuss it with Skyler! So, I did forward that document unto Murray...NEVER heard back from Murray again...I proceeded with my 3 more sessions with Trevor Shipp, who persuaded me to start listing on Ebay again???...sold 1 item, out of 25 listed, for \$35.00 (this is the only money that I have made, since starting with the "E Commerce Coaching/My Supplier Source Set-Up, at the beginning of September 2013) out of the promised thousands. Trevor emailed me all of his contact info and we corresponded several times, had our 3 "coaching sessions" (consisting of absolutely nothing, but getting me back into selling on ebay and telling me that we would get back to the "website stuff later"). Trevor "seemed" to be more informative and helpful than anyone else (up till 2-11-14)...that was the last time I heard from him...I have tried to email him (several times) and call him...left message on the number from his emailed contact info...no response back at all!

So, I decided to call the "coaching support hotline" at 9:00am(2-15-14 Sat. hours from 9am to 12pm) ABOUT 5 TIMES and got a message that stated...and I quote... "Thank you for calling the coaching department...DUE TO UNFORSEEN EVENTS, we have suspended operations and HOPE to be open again soon. We appreciate your patience and apologize for any inconvenience.

OH MY GOD...WHAT DO I DO NOW...I AM OVER \$20,000.00 IN THE HOLE WITH THIS SCAM AND I AM ABOUT TO LOSE IT!!!!!!!!!!!!!!!!!!!!!! PLEASE PLEASE PLEASE HELP ME!!!!

Sincerely SCA



*** Please give to Cherielle H. - 21 pages*



State of Utah

Department of Commerce
Division of Consumer Protection

Consumer Complaint Form

Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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

RECEIVED

MAR 19 2014

DIVISION OF
CONSUMER PROTECTION

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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
eCommerce Support International, LLC; The Coaching Department	866-496-1166	866-229-7124
Street Address		
770 E. Main, Ste 337		
City	State	Zip Code
Lehi	UT	84043
E-mail Address	Web Address (URL)	
support@icoachmail.com	www.thecoachingdepartment.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$4895.00 (\$6500.00 + \$2500)	4/06/2012 (4-25-2012 & 5-10-2012)	Credit Cards & Debt 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"/> Online; by abbreviating my name.		
Was the product or service advertised? If yes, give location and date.		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/> I signed up on "Online Profit Masters" list (4/06/2012); coaching department called me (4/06/2012)		
How would you like to see your complaint resolved?		
Either continue to supply support til website is up, functional, and making money as per contract or give me my money back.		
** They dropped me like a "Hot Potato". No contact since 4-11-14.		
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 - 3/19/2014 am online.		

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 have tried several times to contact this "Coaching Department" by phone and email, with no return response since 4-13-2014. I have enclosed several contracts and a letter, from start to finish, of this complaint. Thank you [REDACTED]

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

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SIGNATURE: _____ **DATE:** _____

I lost my job in February 2012. I decided, with the economy in bad shape, I would try to go into business for myself on the internet. So, on my old computer, I started browsing the net for self employment opportunities. With my tax refund, in March, I bought a new computer for a website business. By April 2012, I knew I needed 3 things: a company to build my website, a company to teach me how to maintain it and a company for a supply source. I found a site called, "Online Profit Master" for \$97. I signed up. (Then later I noticed a monthly charge of \$8.87 from them, of which I cancelled). Then several internet sites contacted me. In April 2012 (4/6), Apply Knowledge / The Coaching Department contacted me. They sounded good. So I looked for information about them. Didn't find any bad about them so I called back and signed up. The program included: 8 coaching weeks, Apply Web Builder, Prepaid Hosting for 1 month (\$39.95 per month host fee afterwards), and Dropship Database for \$4895. (On credit card). By end of April (4/25/12), My Supply Source contacted me. Checked them out, didn't find anything bad, so I signed up for \$6500 (between credit cards). The program included: Supply Source Annual Membership (No annual fees), Gold Website Construction Package (builds website 1-2 weeks), Search & Social Marketing Package, Media Creator Video and 3 extra coaching weeks. In mid May (5/10/12), a company called Profit Dropship contacted me. Checked them out too. Didn't find anything bad, so signed up for a "Gold Market Research Pro" for \$ 2500. (On credit card).

My first coach was B.B. (Brandon Blackwell). He started me with eBay of which I didn't want to do. Infact, it wasn't even mentioned when I signed up. Anyway, tried eBay for a few months, then I said no more of eBay. I got to have a website to pay my bills. By end of July 2012, I had only \$23 in my account. All savings exausted by trying to stay off unemployment. Started unemployment and found a job. It didn't pay that much but it did allow extra time to work on website. By December 2012, by using My Supplier Source, I had decided on my niche and found a few possible suppliers. Job ended in January. Found new job in February that allowed me to continue with the website. By May 2013, when my taxes came in, still no website. So I called Apply Knoledge and insisted on a coach change. Someone who had an active website and who can help me with my website and get some sales going fast. The lady, God bless her, set me up with D. P. (Davin Perkins). Our first conference call was about Memorial Day week. I explained what I wanted done and wasn't sure in what order the programs that I bought would go into. Told D.P. my niche and supplier's name. He then contacted Supply Source. Website was up in 2 weeks. It surprised me being so fast. Then I went into website to be sure that all links were working. Some weren't working and they told me how to correct the products links. By Labor Day week in September, I was doing a test order that went without any problems. Clear to the address where the order was delivered.

In November and December, started watching webinars on how to market the website and how to sign up on social media; like Facebook, on the Coaching Department site. About New Year's Day week, D.P. noticed that there was a marketing package not activated yet - My Media Creator. This is when I knew I was at the real marketing stage. On 20 Feb., I sent an email for D.P. to review my video work before I sent it in. No email response like; "out of the office", which was common for his days off. Then I called Apply Builder Support. The phone recording said, "Everything is currently suspended, etc". I panicked. Called every 800 number I had, every email address I had for different coaching people. No response. On the net I went. There I found to my horror, the complaints at different websites and by Sunday (2/23) I saw the Salt Lake City Tribune article about UT Attorney General had shut down an internet company called Apply Knowledge / the Coaching Department with several others. On Monday, I saw the FTC article about Apply Knowledge / the Coaching Department being shutdown too. By end of February, I received a notice to transfer my website to Website Dynamics on my email. Called them. They are just as baffled as to what is going on too.

Today, 17 March 2014, my website has been transferred, no marketing support, credit cards maxed out from these programs, and no marketing plan.

Since I no longer have support access to Apply Knowledge / the Coaching Department's coaching resources, they are now in breach of contract. I would like to know what is the process for filing a claim because they are no longer supplying support.



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

FEB 13 2013

DIVISION OF

CONSUMER PROTECTION

Send to

Utah Division of Consumer Protection

Attention: Complaint Processor

Heber M. Wells Building, 2nd Floor

160 East 300 South, PO Box 146704

Salt Lake City, UT 84114-6704

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

consumerprotection@utah.gov

Consumer Complaint Form

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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
Vensure International LLC & subsidiaries	855-495-4162	
Street Address		
1780 W. 90th		
City	State	Zip Code
S West Jordan	Utah	84088
E-mail Address	Web Address (URL)	
support@vensureintl.com	www.vensureintl.com	

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
15,598.00	12/01/10 01/28/11 02/07/11	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"/> 12/01/10 On-line		
Was the product or service advertised? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> on-line 11/15/10		
How would you like to see your complaint resolved?		

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 ☒ FTC Not available as of today

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.

Dear Sir/ Madam,

In November of 2009 I answered an add for build wealth at home with an on-line business. A representative from Vensure International called back and said if I qualify, I would be invited to an only a few offered to a successful Work at home online business. I was asked all about my financial status and it would be reviewed and if accepted I would receive a call by her manager to go over the details. Later that week I was contacted. He did his best to convince me how it was smart to use other peoples money like a credit card with low monthly payments, and I could be making more money then what my monthly payment would be. After at least an hour of high pressure sales pitches, I told him that I needed time to think it over. During this time I did some research on Vensure through the Utah BBB and any complaints on the internet and could not find any negatives. A few days later the same representative called back and gave me another of an hour of high pressure pitches on how it made sense and I can't miss the opportunity being offered. That they do not qualify everyone. Not once did he mention that I would be purchasing a program learning how to sell items on e-bay and learning how to build and market a web site. This information came later. I was told over and over again if I signed up for the program which was at a cost of \$10,500.00 that the business would start paying for itself within 3-4 months. I even went as far as asking is this all the money I would have to spend and he responded with a yes. This turned out to be false also. All I had to do is be self motivated and spend a couple hours a day and I would be successful. I mentioned several times I am on land line and not high speed, have an outdated computer and I was somewhat computer illiterate. Each time he said that did not matter. I found out later this statement was not true. It took hours to down load video from e-library and would take a long time for response from coaching staff in chat-line or by phone. On 12/01/2010 I purchased the program. Immediately I received a welcome aboard e-mail sent at 4 29 11 EST. In this e-mail it was explained that a member of the coaching staff will contact me to set up an appointment for a one on one mentor sessions which would last for 6 months or until my business was profitable. A little later, another with the contract to be signed, sent at 4 49 11 EST that is when I read I had 3 days to send a certified letter of cancellation. How could I cancel within that time frame without knowing what the program is really all about. Contact was made with the coaching staff and my one-on-one mentor sessions would begin the following Tuesday.

After going through a few sessions, I was only making pennies on e-bay. I explained to the coach that with a \$465.00 credit bill each month I had to have better results. She suggested that I have Lightwave Builder build my Website for me while I continue on learning. I purchased their services on 01/28/11 for \$4,200.00 and was promised that my website will be highly optimized for the major search engines. It took them over 3 months for them to build. I also had a bill for e-library for \$898 charged to my card which I did not catch until now. That was posted on 02/07/11. Then after all that, it was suggested that I purchase certified seals and a 800 number which would help my site. So I did. During this time, I was informed that our sessions were over and I am now considered as a reactive student and I could only be coached by chat-line or e-mail. This is not at all what I expected. Other situations occurred when I wanted to upload items to the website by spread sheet I was told I did not purchase that package and I would have to upgrade for \$20.00 more a month. As you can see all of this was not mentioned at all in the original conversations.

Well I continue to put in more hours required and after 2 years I have made \$15.00 far from what I was expecting and led to believe. Because of time lapsed I felt I was locked into the contract and there was no recourse.

In conclusion I feel that Vensure International LLC and subsidiaries did not live up to their promises of sales and services. I consider this as being fraudulent and misleading on their part.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

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SIGNATURE

DATE: 02/09/2013



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

MAY 22 2013

DIVISION OF

CONSUMER PROTECTION

Send to:

Utah Division of Consumer Protection

Attention: Complaint Processor

Heber M. Wells Building, 2nd Floor

180 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

YES International

(888) 476-4557

Street Address

770 E Main St STE 155

City

State

Zip Code

Lehi

UT

84043

E-mail Address

Web Address (URL)

support@yourecommercesupport.com

http://yourecommercesupport.com/

TRANSACTION INFORMATION

Amount of Transaction

Date of Transaction

Method of payment for transaction

\$6,695.00

05/01/2012

VISA

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 ☒

At home 05/01/2012

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

NO ☐

YES ☒

By email 04/2012

How would you like to see your complaint resolved?

I would like 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 ☐

YES ☒

It will be submitted to the TX AG, FTC and 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.

I am writing this letter in order to complain against a company called Your Ecommerce Support International LLC, or YES International. The first thing I would like to point out about this company is that there is no "Your Ecommerce Support International LLC." No business entity is registered in Utah underneath that name specifically. However, there is a, "YES International" that is registered in Utah. YES International is not an LLC but is a d/b/a for Novus North, LLC. My contract I have with this company addresses themselves as the non-existent "Your Ecommerce Support International LLC." I wanted to premise with this fact because it outlines the fraudulent nature of this company and their purposeful misrepresentations.

When I was originally contacted by "Income Masters" they told me I could make \$5-10K a month by submitting links. I have since come to learn that Income Masters was an expired business when I talked to them. I was billed on 5/01/2012 and Income Masters went out of business on 8/30/2011. They misrepresented themselves from the very beginning. When they connected me to The Coaching Department, they told me that was just a "hook" and what they really did was administer web sites and that was the way I could make \$5-10K/month easily. They told me that my \$6,695 would be all that I had to spend. I was supposed to receive the build out of my website and be provided all the marketing to drive traffic to it. They told me I was only required to spend about 10 hrs./week managing the site (processing payments, adjusting prices from my drop shipper, routine maint., etc). They did in fact build my website which I thought looked amateunsh. However, I had to put all the products, keywords, meta-tags and content on the website myself. I did not know I was going to be "coached" on how to do these things. The phone salesman made it sound like they were going to do them for me.

The Coaching Department then told me I should hire MySupplierSource to find a drop shipper and do all my marketing. They told me this would drive traffic to my site so I could start earning an income and if I didn't use MySupplierSource it would take much longer for me to do it by myself. Of courses this was all supposed to be included in the original \$6,695. My contract with YES International clearly states that I was supposed to receive a "drop ship database." I ended up purchasing services from Supplier Source in order for them to market my website and to provide me with drop shippers. I will also be complaining against this company in another letter. The Coaching Department aggressively told me to purchase Supplier Source's services. I have come to learn that Supplier Source is owned by the wife of The Coaching Department. Moreover, why would I need Supplier Source if my original contract with YES International said I would receive a "drop ship database"? I was not provided the drop ship database that was promised in my contract.

I was supposed to receive nine 1 hr coaching sessions and then 6 months of 1 hour coaching sessions after that. My sessions generally lasted from 10-30 minutes. My coach used the time to tell me how to sell things in my house on eBay, set up a PayPal account, suggest webinars to view, vigorously encouraged me to hire MySupplierSource and create links to my site (Supplier Source's job). My coach always told me not to worry about the lack of sales and contact them because everything was fine with my site. I only had two monthly sessions where my coach told me to make more links and start writing blogs and I haven't heard from him in 6-7 months. In one year I have not made a sale or had a single visitor to my website.

Their services were not as they described and were not provided to me in full. The Apply web builder and the hosting charges are good examples of deception. I could have purchased the same exact web builder, which came with hosting, through Citymax.com for only \$24.99 a month. Here is the link: <http://www.citymax.com/pricing.htm>. I even could have had the Apply web builder, which included hosting, for \$39.99 a month if I would have just purchased it through applybuilder.com. The contract I signed includes the web builder but also says I have to pay hosting. These are not two separate services, they are one in the same. Many other websites offer the exact same web builder and hosting for various prices.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____

DATE: 5/22/13

The contract itself has many inconsistencies, misrepresentations and illogical incentives. First of all the contract says the services are "educational in nature" but how is a dropshipping database, accounting program, web builder and ebay research tool considered educational? 4 out of the 5 things listed in the contract are not educational. The services and products they listed sound more like a business opportunity. There are various business opportunity rules set forth by the FTC and the State of Utah that YES International have not followed.

In order to cancel the contract it states, "You must send a written description of your claim by certified mail to our corporate office located at 770 East Main Ste 337 Lehi, Utah 84043. The address provided in the contract is a UPS box. Their corporate office can not be located in a UPS box. This address is actually different than the one provided on their website yourecommercesupport.com/contact. On their website it shows their mailing address as 125 E. Main Street Suite 338 American Fork, UT 84003 and it has a picture of building next to it. The building is obviously there to represent the building they work out of. The building shown on the contact us page is not where Your Ecommerce Support operates. Also, the building shown is not located at either the address listed on their website nor the address listed in their contract. These inconsistencies with the location of the business may seem trivial but they do illustrate the deceptive nature of YES International. My contract also states I have only a 3 day cancellation policy, however on the applybuilder website it says I have a ten day free trial and a 30 day money back guarantee, (<https://secure.systemsecure.com/builder/signup/645.htm>). On top of that, it seems odd they would require a snail mail cancellation letter in order to refund my money but they accepted an electronic signature in order to collect my money. They are clearly trying to make it as difficult as possible to cancel.

Another issue in the contract is the problem with who was supposed to bill me for the services. The contract states that I should have been billed by a merchant account called "MyMentor8552885894." However, my credit card bill states the merchant account as "8778723753VI-Education." The merchant account that charged me belongs to a company called "VI Education." As I said earlier, YES International is a d/b/a for Novus North, LLC. Novus North and VI Education are two completely different LLCs with different business identity numbers. This means they have to use separate merchant accounts, according to Utah state code 76-6-506.6. When Novus North allowed YES International to process payments through its merchant account, they committed credit card laundering. At the dollar amount my charge was, this act was a felony. Yet again, the company's actions did not align with what the contract stated.

The last point I will make deals with an odd incentive the company gives its clients. The contract states "IF YOU ARE ABLE TO MAKE \$5,000 IN GROSS SALES FOR THREE CONSECUTIVE MONTHS WITHIN 12 MONTHS FROM THE DATE OF THIS AGREEMENT, WE WILL REFUND 50% OF YOUR INITIAL TUITION UPON YOU PROVIDING DOCUMENTED EVIDENCE OF SUCH. PLUS, IF YOU ARE ABLE TO MAKE AN ADDITIONAL \$10,000 IN GROSS SALES FOR THREE CONSECUTIVE MONTHS, WITHIN 12 MONTHS FROM THE DATE OF THIS AGREEMENT, WE WILL THEN REFUND THE REMAINING 50% OF YOUR TUITION UPON YOU PROVIDING DOCUMENTED EVIDENCE OF SUCH." The reason this clause is troubling is because it creates a situation where the company does not want the clients to succeed. Hypothetically

speaking, if all of the clients made the earnings disclosed in this clause, the company would go bankrupt. This clause creates a negative incentive for the business to fulfill its services. It is in the company's best interest to have its clients fail. The only reason this clause was included in the contract is because it makes the sale easier. From a profit maximizing point of view, YES International does not want its students to make enough money to warrant a refund. This seems highly unethical and is a very deceptive way of providing an incentive.

All in all I just want my money back. YES International is extremely deceptive and fraudulent. Jessica Bjamson is the registered agent for this company and at least 11 other businesses. According to Utah's business entity details, all of these companies are located at 770 E Main St STE 155 Lehi, UT 84043. This address is a UPS mailbox. I'm not quite sure how 11 businesses all fit into a UPS mailbox. Some sort of refund has to be justified at this point, there are just too many misrepresentations occurring. I'm sure I am one of many people who have lost thousands of dollars to this company. I can only hope that one day they are tried for their crimes.





State of Utah

Department of Commerce

Division of Consumer Protection

Send to:
 Utah Division of Consumer Protection
 Attention: Complaint Processor
 Heber M. Wells Building, 2nd 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
[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
Commerce EDU/YES International/Coaching Dept.	888-476-4557	866-850-4871
Street Address		
[REDACTED]		
City	State	Zip Code
Urem	Utah	84020
E-mail Address	Web Address (URL)	
Kris@icoachmail.com	[REDACTED]	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$18895.00	2-15-2013	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"/> Telemarket		
How would you like to see your complaint resolved?		
I want my 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 checked="" type="checkbox"/> YES <input type="checkbox"/>		



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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
Suppliers Source	866-496-1166	
Street Address		
1411W 1250 S101		
City	State	Zip Code
Orem	Utah	84058
E-mail Address	Web Address (URL)	
hsmith@daeusfinancial.com		
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$6500.00		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"/> Telemarket		
How would you like to see your complaint resolved?		
I want my 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 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 March 21, 2013, I sent a cancellation by email, followed by a certified letter to Commerce EDU / Yes International / Coaching Department (all the same company with a variety of names) requesting a full refund for the amount of \$18,895.00 they charged me for services they did not supply. In the afternoon of March 21, 2013, Kris Duering emailed me saying he had "attempted to call to see if I could help with any resolution." He had received the email I sent earlier in the day. On March 29, 2013, I received an email stating they were trying to reach me to "schedule me with one of their managers." I told them I was not interested in anything but a refund. They have bombarded me on a daily basis with phone calls, again as many as 4-5 times a day/night.

The company Suppliers Source, which is the same company as the above mentioned ones, charged me \$6500.00 for the same "products" they claimed were included in the \$18,895.00 charges.

Additional information is being sent by mail.

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: 4/24/2013



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

JUN 19 2013

DIVISION OF
CONSUMER PROTECTION

Send to:

Utah Division of Consumer Protection

Attention: Complaint Processor

Heber M. Wells Building, 2nd 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 _____

Registered Agent: Jessica
Barnson

COMPLAINT AGAINST

Name of Business Entity

Entity # 8146828-0151

Daytime telephone number

Other telephone or facsimile

YES International, Your Ecommerce Support 801-901-1131 866-850-4891

Street Address

720 E. Main St. Suite 338 → J155

City

State

Zip Code 84043

E-mail Address

glenn@icoachmail.com

Web Address (URL)

www.yourecommerce.com

TRANSACTION INFORMATION

Amount of Transaction

Date of Transaction

Method of payment for transaction

\$8695 / \$3704 / \$900 / \$1000 4/26 / 5/9 / 5/10 / 5/10

VISA

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 ☒ phone, electronic signature internet

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

NO ☐ YES ☒ telemarketing high pressure & lying saying they are

How would you like to see your complaint resolved?

I want all my money back: \$16,389. I have received back \$2500 and \$1852 from Daes but in order to get another \$1490, they want me to withdraw all complaints. It is a bribe. MLC/YES will not refund any \$.

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 May 15, 2013 / BBB May 29 / BBB May 20 / IC 23 Internet Crime

Utah Consumer Advocate.com May 16 / Ref # 45893679 / Case 22148014 / Case 22145633 / May 18 Complaint Center

10:21:30 5/18/2013 112

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.

Members Learning Center< support@memberslearningcenter.com>

Wed, Apr 24, 2013 at
1:30 AM

To: [REDACTED]

Electronic Receipt #11873598

Members Learning (original purchase)
Center

UT Entity # 8440539-0151

636 S. 560 E. Orem, UT 84097

Registered Agent: Thomas James Riskas

ELECTRONIC RECEIPT BEGIN

Order Number: 11873598

Customer Number: 4677948

Date of purchase: 4/24/2013 2:29:56 AM

QTY	Description	Subtotal	Shipping
1	PMA	\$97.00	\$0.00

Subtotal: \$97.00

Taxes: \$0.00

Shipping: \$0.00

TOTAL: \$97.00 Paid By: Visa ([REDACTED])

8:05 PM

6/7/13; When disputed with
[REDACTED] VISA acct. and the
Representative called MLC
with me, they refunded
the \$97 and also the
hidden (never discussed)
monthly fee of
\$8.78.

ELECTRONIC RECEIPT END

To speak with a specialist to help you get started, CALL 855-495-4161 TODAY!!!

If you have any questions, comments, or suggestions for improvement, please contact our Customer Care Agents at 855-288-5896 or by emailing us at

We look forward to hearing about your success. Good luck and let us know if we can help along the way.

Best Wishes,

Customer Service

Conf. 4677948

by
Customer Service
Management

855-288-5896
or Customer Care Agents
at 888-682-7276

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: [REDACTED]

DATE: 6/13/13

Fake Business and Contract/Agreement Violations

1. I have three “agreements” that all heavily favor one party’s side--containing terms that give that party all of the power which can be used to make money while hurting my side by requiring huge amounts of money up front with verbal timeframes given but no time frame written.
2. The company name is not on the enrollment agreement; it only mentions “MLC”--without saying what this stands for--and later it names “Your Ecommerce Support” in the same paperwork, which is the name of a website but the company’s name is YES International.
3. MLC (Members Learning Center) company personnel have acknowledged that the coach has not fulfilled on the agreement by not providing expected information in the first two coaching sessions such as warning me that other services may be offered but were not already included and were not necessary to continue in the coaching program. They refuse to refund any money.
4. The two most recent coaching sessions were neither performed nor rescheduled. This gives me the indication that some of the parties are no longer interested in upholding their end of the deal.
5. The coaching agreement contained the ability to cancel in writing within 3 days, but the first coaching session was not scheduled for 4 days despite my request and my earlier availability.
6. Daeus Financial, a related company who further subcontracts with another company called ‘YES (Your Entity Solution) sold me through fear and intimidation a “plan” larger than I would need for years, if ever, and filed only the Texas LLC articles of formation in the first month. They notified me that my name choices were not available after the 3-day option period. They state they do not have any of my billing information—Daeus does, and they have promised a full refund of \$2990 but I have only received \$1500.

On Wed, May 22, 2013 at 1:29 PM, Joseph from Daeus wrote:

“Hi Kristin, This is a confirmation email that we are processing a refund amount of 1490.00, which is the difference of the 1500.00 already refunded of the 2990.00 for the STS account. If the 1500.00 was never refunded, we will refund the whole amount of 2990.00 to the card on file. Please note that all account will be cancelled and I will also check on the refund of 1852.00 for the YES account. If you have any questions please feel free to call or email. Thank you! On a side note, please allow at least 5-7 business days for these to go through. Regards, Joseph Nielsen, Customer Service Specialist”

I sent on May 31 an email to Joseph: “Per the email you sent me on May 22 at 1:29, you were processing the refund you promised me. It was not contingent on signing anything.”

The cancellation contract that was sent from another name included this refund only if I rescinded all complaints about their business practices to anyone I had contacted.

7. After I asked YES and Daeus to stop, they sent more emails (with more business steps) two days later as if they were refusing the cancellation. Daeus would only credit half of the YES charge of \$3704 (\$1852) even though the paperwork they filed costs only \$300.
8. STS (Strategic Tax Services) subcontracts through Daeus and was presented as part of what I had already paid (an allocation of \$1,000 of the Daeus money, which Daeus did eventually credit back to me). MLC, Daeus and YES had verbally stated several times that “the business paperwork is handled very fast in Texas” and the website would be up and performing tax-related transactions within one month. The STS call and agreement were based on intimidation regarding IRS rules and audits, and legal action threats, which gave me no other practical choice but to sign.
9. I was asking my coach how to move ahead and when my website would be done by them, and he put me off by stating we “had to do other things first.”
10. I was scheduled for the corporation credit advisor Alec Eskander to call the next week, and he called but expressed technical difficulties and stated he could only reschedule for several days later. I returned my “homework” of financial credit status before the session as he required, which they used to be able to judge my financial status and how much to try to charge me for the next “required” steps and services. When he pressured me to use an agency for business credit as “the only safe way to do it”, he stated that he “can’t formally recommend an actual company” but he does “have a relationship with the best one that [he] could tell [me] about.” When I asked about charges and he quoted more than \$1000 dollars at least, I saw the pattern of this entire chain of “companies” and calls. I asked what can be taught to me as

part of the coaching I had already purchased, and he ended the conversation and sent me a threatening email about the legal risks of not using the agency.

11. I have been an AT&T customer for many years and have never exceeded the call minutes allotted. However, due to the sheer number and extended length of these sales calls, my phone used over 800 minutes in the last 8 days of the bill ending 5/2, and 588 minutes in 13 days of this next bill (of my 700 minute monthly limit).

I asked for Your Ecommerce Support/Members Learning Center and Daeus International to let us please decide mutually at this time to terminate the contracts and remove the charges from my credit card account.

Overage fees to my phone company and paying the State to dissolve the LLC, as well as any tax consequences this venture may have for me are charges I will have to absorb.

I want a full refund of the total \$16,389 (only \$4,352 has been refunded) I have spent on all of these calls, which leads to more and more costs and no real information.

Supporting details:

On 4/24/13 I made a \$97 VISA purchase online from Members Learning Center for highly advertised information about how to set up a business online for affiliate marketing, with a 30-day money back guarantee.

The evening of 4/24, the aggressive and harassing at-home business sales tactics began with a cold call from Larry Stevens of Your Ecommerce Support. For two days, he left messages and firmly stated that the first step in the online package was to call a support line number, which is him, and I was already behind. On 4/26, he performed a 39 minute screening to determine if I was a good candidate to be “groomed and supported personally to be a case study of success for their all-inclusive coaching service.” Having “passed the screening process to talk to the assistant to the CEO, Jason Farnsworth” (19 minutes of more personal and financial questions), he then began the process for me to talk to the CEO, Devon Kinney, of the coaching company. This interview lasted 111 minutes and involved fast-paced teaching, high pressure tactics, and a no-risk promise of success of “profit made within a month or two at most because the screening and interview is so tough and we spend so much time with you, we make sure your business is a success”, which he defined as making at least 5,000-6,000 per month to be even with my previous salary since I am on disability from work due to a severe autoimmune illness.

He gave his address as 125 E. Main St. Ste 338 American Fork, UT 84003 (Utah County), phone 801-901-1131 (or 888-476-4557, which as of 5/15 when I realized I needed to talk to him for help, was not a working number) and presented the cost as \$8695 that is totally inclusive for the tax accounting service for business and personal; web site built for you; marketing and search engine optimization so your site comes up on the first page or two in a search on Google, Bing, and Yahoo; drop shipping arrangements and any fees with the companies with best prices for profit margin; research software for selection of high-grossing products to sell; and a program called auto e-mail responder for orders placed on my site to make the site self-sustaining with only 10-15 hours per week of my time. Statements within the contract are substantially different from the truth and the intimidation that I encountered.

He instructed me to write down the number 175, which he explained was the minimum credit card charge even at a 19% interest rate, and he didn't want me to pay off my credit card the first month “because the business would pay it off by the second month, and then they can truthfully say that I invested very little of my own money.” As an important point, prior to this I have never carried any balance on any credit card and have an excellent credit score. Silence can be misleading or deceptive and void a contract when one person fails to alert

another to facts known only to them, and the facts are relevant to the decision, or important details a person should know are not conveyed to them.

There were 3 days to rescind the contract in writing, but the very first coaching session “available” was scheduled for 4/30 (4 days later). He and the coach both said that the only other expense will be \$40 per month for the site hosting fee, which is like paying for the “real estate” online, and that charge wouldn’t start until after the coaching time period of 6 months. He said that a man named Skyler Jarmon would be calling me to set up some of these services, but this person never called. I did, however, get multiple calls daily, as documented in the phone records attached, from multiple suppliers and other “connected” businesses that all had information shared about me and all had a requirement for an allocation of the money I had paid that was “part of the program”, which really turned out to be an extra sale but was worded as already done.

Tuesday 4/30 at 12:04 was the first coaching session with David Smith and was 33 minutes of a repeat of all the promises made in the original sales pitch, with threats about what risks (financial and legal) I can incur if I don’t follow the coaching advice and services exactly. I asked what to work on and how to get in contact with him. He explained that this lesson is really web videos that he will assign to me which will explain the demand for a product, finding out about the product’s competition, and finding a source/supplier for a niche product with a good profit margin.

At 9:57 and 11:04 on 5/3 (a Friday, which my coach had said is not a workday for him, so I could not ask him about this), Daniel Alpamirano called from 801-495-2405, had financial and coaching program information about me to verify his authenticity, and presented himself as a lawyer asked by the YES coach to tell me what he does for my business. The call was 43 min., then a very short call from the same number repeated only select summary points and a cost, which I thought was an allocation of the original amount to his area of the company for this part of the service, which was the formation of the LLC. He gave his contact number as 866-525-3709 ext. 249 (which, when I was really questioning the appropriateness of this service, I called on 5/15 at 10:47 and the number was not working).

Monday 5/6, I was called by Scott Orison (801-495-2405 ext. 166) from Daeus Financial for 35 min, then another call for 11 min. to schedule my LLC business creation, business documents, tax help, and getting an EIN from the IRS with a department of the business called Strategic Tax Services. He stated that “Wealth Building teaching [was] also included in the Premier package, which is a relatively small initial investment but is the only logical way to go so this can all be done within a week and has a tiny monthly fee that won’t start until the business is making money and you don’t even care about the little fee because it is so small compared to your earnings.” He said that within 2 weeks, Wendy Byford would be sending me my business documents in two binders. In the meantime, my website is being built, then he would help me get a business checking account and corporate credit card with 0% interest. He said the best thing is to sign the agreement ASAP so that she can reserve and get the business name today from the state of Texas.

Also Monday 5/6, I sent my coach an e-mail question and Excel list of niche ideas so that we could move forward to find products and get them on my website to begin sales. I was going to talk to him about the LLC time expectations and tax information from Scott too, but David did not respond. When he called for our scheduled appointment Tuesday 5/7 at noon, he sighed audibly and told me that LLC information doesn’t need to be discussed right now since it will take more like 3-4 weeks, and that I did not niche search correctly by checkmarking a box on the left of the screen (which he had not told me, nor was it in the video, which wasted days of my time). He talked “down to me” (slowly and firmly) saying that he did not tell me to check for availability of drop shippers (although he hadn’t told me not to and the video instruction said to do it). He gave me no new information and put off my questions of what to do next, saying we would talk next week.

At 10:00 on Tuesday May 7, the tax account manager for Strategic Tax Services, Martin Petit, CPA (gave his contact information as in LA 310-622-7292) called to explain that he will be doing my business taxes and can also do my personal taxes. He explained that calling is the best way to get an answer from him, so call with

questions, leave a message, and he will call back within a few days. He said everyone with a business uses a CPA and I didn't have to use them, but the arrangement with Daeus "would be stupid not to use" to get the full tax benefits for entrepreneurs: write off internet & phone bills, portion of mortgage/taxes, and all this tuition expense if recorded within 3 wks of LLC creation. He explained that I was getting with this program that was worth \$3704 was unlimited LLC formation (as opposed to standard formation) "which is the only way to go to protect multiple streams of income from each other in a lawsuit."

On 5/14, I was contacted by another person, Brandon, who gave no last name even when I asked, and represented himself as David's superior and said that David asked him to call and explain to the drop shipper industry and connections and expected costs. He said the coaching program would only be continued long enough to actually help if I paid \$11,700 for real, beneficial drop shipper relationships. I refused to spend any more money (and said I don't have a high enough credit limit). He became verbally abusive and mocked me, and he repeated the phrase "I just want to help you get you where you want to go" a total of 21 times in the 80 minute conversation. He stated that Doba and other middle-men drop shippers will have upcharges for every little thing, denied what he had just said about not being able to succeed without paying drop shipper fees to him through the program, but then said that the amount is standard and actually a good price. He hung up abruptly after he said that he would talk to my coach and "clear up any problems."

David did not call at his scheduled time on Tuesday nor did anyone call to reschedule. The next day when I called Brandon back, he raised his voice and lectured that he would have told me that he had rescheduled the coach call if I had called him back that night with verification that I had requested a higher credit card limit. I told him that scared me too much and I began to get physically sick from the stress and my illness, and I just wanted out and who could I talk to about how I have encountered misrepresentation of expenses and services. He said he is my account manager and he is the only one I can talk to, with raised voice and an audible sneer, which I asked him not to do since it was offensive and degrading.

The morning of 5/15 after not sleeping the previous two nights and having my illness worsen from stress, which now necessitates IV medication, I disputed the charges to my credit card company, and called every phone number I had been given to try to get in contact with Devin who, I was told, was the senior business leader. I described the pressure and harassment, the lack of coaching, and my request for a refund, and he said he would return my call. I called again that night and twice the next day and just got a voice recording.

After I waited two days for an appointment with Glenn Lovelace from the customer care department of YES International, he said that Brandon is with a company called MSS(?) and that Devin Kinney, represented as the senior level operator as CEO is really just in the enrollment department, and Ken Sonnenberg (a name I have never heard even when I have asked for names of other company leaders to be able to check their reputation) is the owner of Members Learning Center. I did not sign a contract that specified a software bundle or anything I have been sent through the other companies, so I have not opened them when I realized my need to end our relationship. I have to express being misled through stated promotions and an overall false impression about the price, value, and quality of goods and services represented.

I have received a little money back from Daeus by working persistently at contacting them every day, but to get any more back, they sent me a contract to sign that is so unconscionable as a bribe to stay quiet about their practices, I cannot sign it.

On May 31, I filed a Ripoff Report online. I found at least 30 other complaints about MLC, all with different amounts and slightly different company/people's names, as if they change frequently to remain undetectable.

On June 5 I checked my Target VISA charges because I had requested the original \$97 back. The original charge on 4/24 for \$97 was by Digitlafflt UT 855-221-1598 and was paid on my last statement. I have no knowledge of a new charge on 5/26 for \$8.78 by WebLearningCompass 888-661-7448 UT. I have put this card on hold under a fraud alert. Please help me.

Phone Records:

4/24 @ 3:30 PM unknown number call and no one talked when I answered
4/25 @ 5:42 PM voicemail from 801-901-1135 Utah, Larry Stevens with Your Ecommerce Support re: online business kit, "first step in the kit was to call in and talk to a start up specialist so we can get you making money just as quickly as possible"
4/26 @ 11:25 AM voicemail from 801-901-1135 Larry Stevens ext. 6029 more emphatically repeating the above message
4/26 @ 6:06 PM 801-901-1135 lasted 39 min (Larry)
4/26 @ 6:57 PM 801-770-1383 lasted 19 min (Jason)
4/26 @ 7:53 PM 801-901-1131 lasted 111 min (Devin in Lehi)
4/27 @ 11:43 PM 801-921-4560 1 min
4/29 @ 8:20 AM 801-471-0510 3 min
4/29 @ 10:52 AM 248-208-2300 lasted 13 min
4/29 @ 12:18 PM 248-208-2300 2 min
4/30 @ 11:43 AM 801-495-2405 2 min (Daniel in Draper)
4/30 @ 12:00 PM 402-935-7733 1 min
4/30 @ 12:04 PM 661-748-0240 lasted 33 min (David)
5/1 @ 09:57 AM 801-495-2405 2 min (Daniel)
5/1 @ 11:17 PM 866-825-0626 2 min
5/2 @ 2:23 PM 800-842-1718 lasted 7 min
5/2 @ 2:30 PM 877-924-3967 lasted 11 min
5/2 @ 3:09 PM 800-939-6631 lasted 24 min
5/2 @ 4:09 PM 248-208-2300 1 min
5/3 @ 09:57 AM 801-495-2405 1 min (for Daniel)
5/3 @ 11:04 AM 801-495-2405 lasted 43 min (Daniel)
5/3 @ 11:54 AM 801-495-2405 lasted 6 min (Daniel)
5/3 @ 2:47 PM 973-548-3400 lasted 3 min
5/6 @ 11:04 AM 702-506-0190 lasted 5 min
5/6 @ 1:00 PM 801-495-2405 lasted 35 min (Scott in Draper)
5/6 @ 1:48 PM 801-495-2405 lasted 11 min
5/6 @ 2:42 PM 617-947-8917 lasted 67 min
5/7 @ 12:33 PM 801-765-6025 lasted 18 min (David)
5/10 @ 10:26 AM 801-495-2405 1 min
5/10 @ 2:45 PM 801-765-6025 1 min
5/13 @ 2:44 PM 801-709-1540 lasted 4 min
5/14 @ 09:06 AM 801-709-1540 lasted 80 min (Brandon)
5/14 @ 7:12 PM 801-901-1131 1 min (Devin)
5/14 @ 7:15 PM 702-506-0190 2 min (Las Vegas)
5/15 @ 10:15 AM 800-933-6262 1 min
5/15 @ 10:16 AM 800-933-6262 lasted 17 min
5/15 @ 10:34 AM 813-792-4515 lasted 4 min (in Tampa West)
5/15 @ 10:38 AM 801-901-1131 1 min (for Devin)
5/15 @ 10:39 AM 801-901-1135 1 min (for Larry)
5/15 @ 10:43 AM 866-850-4871 2 min (for coaching dept)
5/15 @ 10:47 AM 801-495-2405 2 min (for Scott)
5/15 @ 10:49 AM 800-558-4801 lasted 20 min
5/15 @ 11:09 AM 801-901-1135 1 min (for Larry)
5/15 @ 11:20 AM 801-901-1131 lasted 9 min (Devin)
5/15 @ 12:16 PM 801-709-1540 lasted 18 min
5/15 @ 12:33 PM 801-471-0510 lasted 7 min
5/15 @ 12:49 PM 801-495-2405 lasted 20 min (Scott)
5/15 @ 1:20 PM 801-495-2405 lasted 34 min (Scott)
5/15 @ 2:53 PM 801-495-2405 lasted 5 min (for Scott)
5/15 @ 2:11 PM 800-939-6631 lasted 17 min

Vensure International, LLC promised me that I would recover my investment in one to three months and after that I would earn \$3,000 to \$10,000 per month working just eight to ten hours per week. They told me that they are so sure that I'd do this that they offer a 50% refund if I grossed \$5,000 a month for 3 consecutive months and that they would refund the remaining 50% if I grossed \$10,000 a month for 3 consecutive months in the 1st year. I asked if there are many people who actually achieve this and they said absolutely as long as I do all my coaching sessions I would be making that money in no time at all. They asked me how much money I would like to be able to make each month and I told them to start out I would like to supplement my current income and be able to make a profit of around \$2,000 to \$3,000 a month and then eventually I would like to leave my current job and make the website my main source of income with profits of \$5,000 to \$8,000 a month. They told me that I had what it takes and that my expectations were right on target for this program. I told them that I really couldn't afford to lay out \$6,145 right now and they said to put it on my credit card and by the time my first payment came due I would be making \$2,000 to \$3,000 a month and to take that money to pay against the credit card and in 3 months the initial investment of \$6,000 would be paid off and I would start making a profit by month four. They said that they teach this all the time and that it's called leverage, where you take money that you don't even own and make money off it and pay it back before the interest kicks in.

Vensure International, LLC promised to teach me how to build a website, market that website, and sell products on that website. They promised that I would become successful as long as I spent 10 hours a week working on my site and a half an hour a week working with my coach hands on for the next six months and longer if needed. My contract with them stated that, "Your education will last for 6 months with your personal trainer and will include both one-on-one telephone education sessions along with online recorded education sessions. One-on-one education sessions with your personal trainer will be at least once a week and will last approximately 30 minutes."

Vensure International, LLC promised to help me build the best website so that I would be in the 1st two pages of a Google search and that I would be accessible through Yahoo and Bing as well. They also said that they would teach me social media such as Facebook and Twitter.

Vensure International, LLC made promises that were not obtainable, they made me believe that I could make a lot of money in a short period of time and that by using financial leverage I wouldn't feel the burden of charging the \$6,145 on my credit card. They promised that I would be able to achieve my goals and make at least \$2,000 to \$3,000 a month once my website was up and running in about a month. As it turned out they didn't even give me a web builder and login ID until 20 days after I signed up and then I spent the next two months building my website with practically no help at all. My coach either didn't have the answers to my questions, or he referred me to customer support and customer support either didn't respond, didn't have the answer, or responding that the web builder didn't have the capability to do basic things like give the consumer options for sizes or color. My coach kept telling me to do the tutorials for the web builder and that I would have no trouble at all. But I came to realize that the web builder that the tutorials were for was Apply Builder and the web builder that they gave me was called Infinnet. The first 2 months were spent doing tutorials for a completely different web builder than what they gave me. When I emailed my coach to complain about this his response was that he could have me switched over to Apply Builder which is a little more user friendly.

WHY WASN'T I GIVEN THE WEB BUILDER THAT WENT WITH THE TRAINING TUTORIALS TO BEGIN WITH?

I had to start all over again building a website that I just spent 2 months creating. It then took another week to get me domain switched over and once again I had questions and my coach didn't have the answers to help me. My coaching sessions were never a half hour long they usually lasted only 5 to 10 minutes. My coach would call me up and tell me that he would email me an assignment then I was on my own. I used the internet and web builder help menu to teach myself how to do everything. I don't know what education I paid for from Vensure International, LLC because I taught myself how to do everything including web building, marketing, Meta tags, and link building. I was spending about 25 hours a week teaching myself how to do these things a lot more time than what it was suppose to be. It was over 4 months from the time that I signed up with Vensure international, LLC before my website was even open for business and I still had no idea how to do facebook or twitter because my coach never mentioned them again.

During my 3rd coaching session my coach was going over how to find a drop shipper and he said that there was 3 kinds of drop shippers, 1) Direct drop shipper 2) Middle Drop shipper 3) Post Drop shipper. He explained to me that unless I wanted to travel to business conventions to meet with the suppliers myself the best way to find a supplier would be to use a company that would get me many suppliers to choose from. My coach hooked me up with My Supplier source and took my that it was a totally separate company and was not affiliated with Vensure International, LLC in any way. I signed up with My supplier Source, LLC for a fee of \$4,000.

My supplier source, LLC contracted with me to provide

- a lifetime program to My Supplier Source
- SEO Marketing
- 100 Directory Submissions
- 5 Coaching sessions

They never provided SEO marketing, 100 directory submissions or the 5 coaching sessions. It turns out that they are affiliated with Vensure International, LLC and once again I was lied to and taken advantage of. I would have never contracted with the company if I knew that they were affiliated with Vensure. I expected to receive coaching sessions from My Supplier Source, LLC and nobody ever contacted me for coaching sessions and said that they were from My Supplier Source, LLC. I never received or saw any articles written for me nor did I see any SEO Marketing done or directory submissions made.

In conclusion Vensure International, LLC made numerous promises and none of them came true. The training that I did receive was only good for their program and I can't apply that to another web builder. I have invested my money and my time for over a year and have not made one penny and that's not what I was promised at all. This whole experience has left me extremely depressed, my credit is on the verge of being destroyed, I'm paying out more than what's coming in. I'm asking for Vensure International, LLC to be shut down for being deceptive and for breaking the FTC regulations. I would consider taking a 75% refund of my investment instead of 100% because I did participate in the

program. Please take this letter very serious because I do and I'd hate for someone else to go through what I've gone through, it's ruining my life

Thank you,

[REDACTED]



State of Utah

Department of Commerce

Division of Consumer Protection

Consumer Complaint Form

Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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

RECEIVED JUL 23 2013 DIVISION OF CONSUMER PROTECTION

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
The Coaching Department / My Supplier Source	866-437-4871	Fax 801-437-3538
Street Address		
1411 W Business Park Dr. Suite 100 / Suite 101		
City	State	Zip Code
Orem	Utah	84058
E-mail Address	Web Address (URL)	
bsmith@thecoachingdepartment.com	www.mysuppliersource.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$18,895	12/15/2011 and 1/5/2012	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 <input type="checkbox"/> YES <input checked="" type="checkbox"/> 12/15/2011 and 1/5/2012 over the phone		
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?		
I would like a full refund of the two separate transactions. The Coaching Department for \$12,895 and My Supplier Source which is part of the Coaching Department per Mari in Customer Service, for \$6,000. They misrepresented what I would earn through thier training.		
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 Ref# 43530540, BBB Case#22145092(Ref#6-22232617-22145092-26-4100)		

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 12/15/2011 my wife and I, [REDACTED] purchased a product from The Coaching Department through an online advertisement that was supposed to show us how to develop a successful online business using suppliers and a website. The company name was The Coaching Department and the cost of this service was \$12,895. We were also told to use a credit card because they would teach me how to make money after the first month and each month after that that would more than cover the interest and pay down the principle of the card. (I later found out this service would cost me an extra \$5,000 even though they said they would teach me as a selling point for the \$12,895). Their main questions revolved around how much room on our credit cards we had. They said this was using "other people's money". One other selling point was that this was 100% tax deductible.

The person my wife and I talked to was Chad Huntsman. We were on the phone with him for at least an hour. I told him we needed to replace my \$10,000 a month income that I had before with the company I worked for downsized and I lost my job. During that phone call he told us that if we followed the program and committed at least ten hours per week, that within three months we would be earning \$3,000 to \$4,000 per month. In five to six months we would be earning \$4,000 to \$5,000 per month and by year end we would be earning \$7,000 to \$9,000 and would keep going up from there. He said the goal was to have my business "turn key" by 6 months. Chad said that technically he couldn't make these income claims but then followed it by saying that if we follow our coach we should have no problem making the kind of money stated above and even more. He said technically I can't guarantee it, but it's as close to a guarantee I could come. I took good notes and still have them from this phone call. Also, I had the phone on speaker phone so my wife also heard Chad make these income claims. He said if you put more time into it you will make more money. Most weeks I put 30 to 40 hours a week doing the things I was told to do and didn't make any money.

Chad also said that they would teach me how to put my debt on a corporate line of credit using an LLC, so the debt wouldn't be personal. I later learned that my coach didn't know anything about this and when I inquired with the company, this financing setup was through "another company" and the cost would be \$5,000. Also, as I will explain shortly, the price of the LLC was \$4,000 plus a monthly fee off \$59.95. This was not mentioned at all in the selling pitch that was given to me by Chad. He stated that they would show me how to transfer my debt to an LLC making it sound like it was all part of the same deal that I was buying with the \$12,895. It was never mentioned that this would cost me another \$9,000 total.

As another selling point Chad also told us that once we made \$12,895 through our website, that we would get a refund of the \$12,895 investment. In the contract it states that if we made \$5,000 per month in three months prior to one year we would get half our money back and if we made \$5,000 per month after working their business model for a year they would refund all of our money.

Now I see why they made this guarantee. Because with the antiquated website system and the poor coaching there was no way we were going to earn that kind of money.

Being in my 50's, having just left my job from UPS due to downsizing and being new to the industry these are things we didn't know about when we bought the program. This misled us into believing that their system must be good. Looking back now I can see why they made the bold claim because their system was no good. Because if they made everyone successful they wouldn't make any money.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE

[REDACTED SIGNATURE]

DATE:

7/19/2013

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Shortly after signing up with the Coaching Department I received a call from someone at the Coaching Department telling me that Wendy Byford, President of Your Entry Solutions will be calling me to schedule an appointment to set up my LLC. The person on the phone said that they use Wendy for all of their LLC setups because she and her company were so good. I said ok. Wendy called me and we went through what she was going to do for me in terms of the LLC. Everything sounded fine so I said ok that sounds good. Then she said the cost for this is \$3,800 (it was later rounded up to \$4,000 for taxes). I told her that this was part of the service I bought with the Coaching Department. She told me no, this service and cost is separate. We went back and forth for a few minutes and I finally paid because I she said that the LLC would keep the liability off my household income. I was also charged \$59.95 by Your Entry Solutions for seven months for a total of \$419.65. I was also charged \$59.95 for two months by DAEUS Business Entry for a total of \$119.90. I never gave anyone permission from DAEUS Business Entry to charge me for anything. I called and stopped the service. The total of the monthly cost was \$539.55. This does not include the interest I've had to pay on all of this. We were provided with a book and forms for our LLC, but I later found out that the same service could have been bought for a few hundred dollars. I feel as though these people are preying on honest people.

We were assigned a coach named Steve Hatch and our first session was on 12/19/2011. I was supposed to talk with Steve every week for 30 mins. He was supposed to train me how to build a successful business. After the first training session which lasted about 15 mins, the training sessions after that would only last 5-10 minutes each time and when I asked questions I was made to feel like I was being annoying or I was taking up his time. As far as training I was sent emails and links and was left to figure most things out myself. When I asked questions I was given short answers and told to watch a webinar or that it was self explanatory.

After signing up with The Coaching Department I received countless phone calls from high pressure sales people trying to sell me things that "I needed" to make my business successful. All of the services that were pitched to me all would cost several more thousand dollars. One of the first question from all of them was what kind of credit card balance did I have and what was my limit. It was a nightmare and I got to the point that I didn't want to answer the phone.

On January 5, 2012, I received one of these calls from a company named Aspire, but the website said My Supplier Source and spoke with Brandon Smith. He told me to be successful I needed to purchase their program that would build the website for me and find me a supplier. This was going to cost me \$6,000 and once again they pushed for me to put it on my credit card and kept saying "it's 100% tax deductible." I said no thanks. I really didn't want to spend any more money. Brandon was very pushy and every time I tried to get off the phone he would ask more questions like "Don't you want to be successful?" "Don't you want to have the best product out there that you can?" Finally I said I need to review it with my wife just to get him off the phone. He said he would call back the next day and talk to me.

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When he called the next day, I told him the answer was still no. We had just spent \$12,895, for The Coaching Department and \$4,000 to put the business in an LLC, which The Coaching Department said I needed to do. So I didn't want to put another \$6,000 on our credit card. Brandon kept trying to talk me into it and then when I said no again he asked when my next coaching session was and who the coach was. He said that I couldn't move onto the next session without this. I asked what he meant. He said that he was there with Steven Hatch, my Coach and that unless I bought this package there was no sense in moving forward. I asked if my coach was right there? Brandon said yes. I asked if Aspire or My Supplier Source was part of The Coaching Department and his only response was that the companies work together. After more pressure and Brandon telling me there was no sense moving on without Aspire and that I cannot build my business without it, I spent \$6,000 for their services. I felt like I was being held over a barrel. I was made to feel that if I didn't spend more money then the money I already spent would have been wasted. When I received the login information, it was to "My Supplier Source". I had not even heard of this company until the email. When the instructions came via email, Brandon's email address was bsmith@thecoachingdepartment.com. This told me the two companies were the same.

My website was built by "Apply Builder". This is where the Coaching Department or Aspire (or whoever at this point) sent it to be built. I believe both of these companies are part of "Applied Knowledge Inc." By now it was almost April and my website was just getting completed. I still had not earned any income. I expressed my concern to Steve about not making any money and he said we would get there. I told him about my conversation with Chad and the income claims and he said that he was just a coach and Chad was in Marketing. Throughout the coaching process with Steve I expressed my concern that I needed to make money with this, and he just kept saying we're getting there. I passed this concern onto Steve on almost every call. I would continue to tell him I was told I would be making several thousand dollars a month by May and I still didn't even have my website yet.

In the meantime I received countless phone calls from other service companies that The Coaching Department had passed my name and number onto other companies such as Tax services, LLC Services, Marketing Services, etc. all wanting to sell me a service for thousands of dollars each. I received these calls almost daily. When I would ask my Coach Steve about these services I was told that I would need the LLC and Marketing service but after that I didn't need to spend anymore money. The LLC fee was \$3,800 and the Marketing service was \$6,000. Both of these services were put on different credit cards because I ran out of room on my Chase card because of the \$12,895.

Steve said this was all I needed to spend however, as stated earlier transferring my personal debt to a corporate debt was going to cost me an additional \$5,000. I did not spend this money.

I was told I didn't need to purchase anything else. In May I was told by Steve that my website was being sent to the marketing department and that they would "do marketing" for my website to generate traffic. In the meantime I was told to register with directories. I did this and now it was June and July and I still had not made a single dime from this website. I followed their instructions and still did not earn anything, yet I still had the credit card bills and interest to pay every month.

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In August I received a call from a girl named Alysa who said she was calling on behalf of the Coaching Department, and asked me how my website was doing. I told her terrible, it hadn't made any money. She said OK and that she wanted to help by scheduling an appointment with someone in Marketing to go over my website to get it profitable. I said great, however I was in Maryland at the time on vacation. We agreed that she would contact me on September 4 to help me. We played phone tag for about two weeks in September. I was told in a scheduling phone call that someone would call me at a certain date and time. No one did. This happened twice.

Finally, on September 25, 2012 I was contacted by Apply Builder by someone named Ron, (phone number 813-369-5183) the company named above that The Coaching Department hired to build my website. Ron told me everything on my website looked good. The layout was fine the blog was good. I told him I hadn't made a dime and he said that's because I need to go through the last step which was Marketing. He told me they were going to do all kinds of things that were going to have traffic flow to my webpage. He talked for 20-30 minutes telling me the things that would be done to finally get my website earning money. But now this service was going to cost me an additional \$9,000. When I told them I didn't want to spend more money on something that hasn't made me any money I was told that this was the last step. That I was almost there in making money on my website. I was told everything was good up to this point but I need to do this "last" step and then I would be making money. If I didn't do this last step, spend an additional \$9,000, it would be unlikely that my sight would make any money. When I said I'd already spent \$25,000 building this website, Ron said that's about normal, now this \$9,000 will get me the rest of the way there. I asked him to send me an email with the details of what this \$9,000 would buy me but he didn't. Finally I told him I didn't have the room on my credit cards and then he just said "oh you don't have room?" and then he just ended the call.

I was told several times by Steve at The Coaching Department throughout my training that I did not need to purchase anything else that everything I had purchased was all I needed to have a successful website and business. I never made a cent. Now, Apply Builder, the company which The Coaching Department had build my website (I think both companies are part of the same company) told me I needed to spend \$9,000 more for my site to be successful.

At this point I called The Coaching Department Customer Service and asked what I need to do to get a full refund. The person on the other end of the phone said someone would call me tomorrow, September 26. I also sent an email to Chad Huntsman asking for a full refund and explained briefly why I wanted it. I have not heard back from Chad.

I took the five free coaching sessions that were offered but they really didn't teach me anything about making a substantial income. I told them I didn't want Steve Hatch because I didn't think he was any good. So I was assigned Kris Duenng. Kris was more personable and easier to work with but all he taught me was more ebay selling. I was going to put my website back online if he thought I could make money at it but he said no, not at this point. So my five sessions consisted of talking to me, not much teaching, about ebay selling. Although I asked several times if I needed to put my website back online for us to work on, he said no that we will make money off ebay. So now I'm wondering why I spent more than \$25,000 plus interest with this company to have a website. We never once in the five weeks of training discussed success with the expensive website and services I paid for.

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About a month after my last session on January 17, 2013 I received a call again from Alysa. At the time I didn't remember that it was the same Alysa that called me back in August and September. She was calling for a progress report on my business. I told her now was a bad time so she said someone will call me on Tuesday at 1pm.

On Tuesday January 21, 2013, a person named Gillian called (877-449-0180 ext 1023) and said he was from "Small Business Success" and that he was following up to see how my business was doing. I told him everything above and how disappointed I was. He listened and said that he wasn't calling to be a pushy seller, he said that his company was contracted by The Coaching Department to follow up on their customers. I told him I was very unhappy and was looking for ways to get my money back.

I also asked another company, Internet Business Resource Development, to look at my website for their opinion and you will see in an attached letter from them that what the Coaching Department sold me is outdated and is not recognized by today's search engines.

Gillian agreed that I had a lot of money invested in this already and said that some packages cost as much as \$40,000. I told him I wasn't spending anymore money. He then said he was going to get me help by getting a sales plan put together, a financial strategy and my break even point. He also said he was going to have someone show me how to transfer my personal business debt to corporate debt. I said great. So he took my information for the credit cards I used on the business. When he asked about other credit cards I had I asked why he needed to know that. He said it's part of the assessment he was doing to put my plan together. He also asked about checking and savings amounts. He called me back a few minutes later with the assessment and said that this service was going to cost me \$2,490 and which credit cards I should use to put it on. The amount \$2,490 was exactly what I had available on my credit cards. I said WHAT???? He said that's what it would cost to get my business going in the right direction and he said that there would be more money to spend in the future. I realized that all he did was see how much credit I had left on the two credit cards, gave him and split the amount between the two to max them both out. I thought it was pathetic on their part that the program was going to cost exactly the same amount as the credit I had left on my credit cards. I said, but I have not made a dime from this. That's when he turned into a pushy seller and said, what are you going to do with all that debt, just let it sit there? He pushed some more and I finally hung up on him.

This was just one more company that was part of The Coaching Department that was trying to squeeze more money out of me.

When I complained to the BBB, the Coaching Department's response was that I did not buy the product from them and that I bought it from

Your eCommerce Support
125 E Main Street STE 338
American Fork, Utah 84003
877-533-7016

and that if I wanted to pursue a refund I would need to contact them. However my credit card statement which I am attaching says Coaching Department on it. From my research this is called "credit card factoring" and is a felony in both the state of Utah and the state of Texas. I will attach copies of this law.

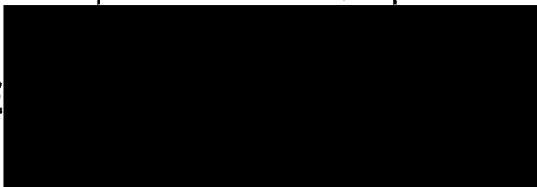
CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE



DATE:

7/19/2013

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.

Also when Aspire Marketing was contacted they said they never did business with me. When I called Aspire Marketing I asked them if they had any affiliation with the Coaching Department. The person put me on hold. When he got back on the phone he said "no" there is no connection. Yet as stated above, I was contacted by Brandon Smith who said he was from Aspire Marketing but his email address said Coaching Department.

Based on all of the above I would like The Coaching Department to refund my entire \$12,895, Aspire - Empowered Marketing Solutions / mysuppliersource.com, which is also part of The Coaching Department to refund my entire \$6,000 and Your Entity Solutions for \$3,500 of the \$4,000 that which I was over charged for their services, plus the monthly fees totaling \$539.55.

I am also attaching the various correspondence between myself and the BBB pertaining to the Coaching Department.
Thank You.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

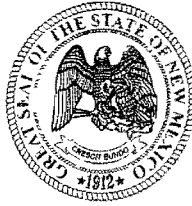
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SIGNATURE: _____

DATE: ^{can} 7/19/2013



Attorney General of New Mexico

GARY K. KING
Attorney General

May 14, 2014

ALBERT J. LAMA
Chief Deputy Attorney General

051914-08
RECEIVED
JUN 04 2014
DIVISION OF
CONSUMER PROTECTION

Utah Attorney General's Office
Consumer Protection Division
160 East 300 South
Salt Lake City Utah 84111

RE: [REDACTED]

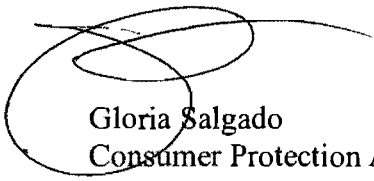
Dear Consumer Protection Division

Enclosed is a complaint that appears to fall within the jurisdiction and authority of your agency. I would appreciate your review of this complaint to determine whether there has been a violation of any of the laws that you administer or enforce.

Please advise us in writing of any action taken on this matter, as well as its final disposition. If you have any questions, you may contact me at gsalgado@nmag.gov, by U. S. Mail 201 N. Church St. Ste. 315, Las Cruces NM 88001, by Fax (575) 526-2415 or by phone at (575) 526-2280.

Thank you for your attention to this matter.

Sincerely,


Gloria Salgado
Consumer Protection Advocate
Consumer Protection Division

Enclosures

xc: [REDACTED]

UTAH ATTORNEY GENERAL'S OFFICE

MAY 19 2014

Commercial Enforcement Division

ATTORNEY GENERAL GARY K. KING
Procurador General del Estado Gary K. King
 Consumer Protection Division/ *División de Protección al Consumidor*
 P.O. Drawer 1508, Santa Fe, NM 87504
 1-800-678-1508 / (505) 827-6060

If you are an individual with a disability requiring assistance with this form, please see last page for options.

Si usted es un individuo con alguna incapacidad que requiere ayuda para completar esta forma, favor de referirse a la última página para mas opciones.

Please indicate how you were referred to this office to file this complaint:

Por favor indique cómo y quien lo refirió a archivar esta queja en esta oficina:

I am filing this complaint to notify the Attorney General's Consumer Protection Division of a dispute with the company referenced below and to request its assistance in resolving this matter. I understand that the Division cannot serve as a private attorney for individuals and that any legal action taken by the Division would be on behalf of the public and not to represent only my interests.

Archivo esta queja para notificarle a la División de Protección al Consumidor de la Oficina de la Procuradora del Estado de la disputa con el negocio mencionado en la información que sigue y para pedir asistencia en resolver este asunto. Entiendo que la División no puede servir como abogado privado de individuos y que cualquier acción legal que tome sería de parte del público en general y no representando solo mis intereses.

PLEASE TELL US ABOUT YOURSELF

[Información del consumidor]

Name _____

[Nombre]

Address/Dirección _____

[Dirección del Consumidor]

City _____

[Ciudad, Estado y Zona Postal]

State _____

Zip _____

Phone _____

Work/Trabajo _____

Home/Casa _____

☒ Cell/Celular _____

COMPLAINT IS AGAINST:

[Queja en contra de que negocio]

Business Name _____

[Nombre del Negocio]

Address/Dirección _____

[Dirección del Negocio]

City _____

[Ciudad, Estado y Zona Postal]

State _____

Zip _____

Contact Person _____

[Dueño o representante del negocio]

Telephones _____

[Teléfonos del negocio]

801-770-1340
888-476-4557

1. First contact between you and the business:
[Primer contacto entre usted y el negocio]

- ☐ Person came to my home
[Representante vino a mi casa]
- ☐ I went to company's place of business
[Fui al lugar del negocio]
- ☒ I received a telephone call from business
[Recibí una llamada por teléfono del negocio]
- ☐ I telephoned the business
[Llamé por teléfono al negocio]

- ☐ I received information in the mail
[Recibí información en el correo]
- ☐ I responded to radio/television ad
[Respondí a un anuncio de radio o TV]
- ☐ I responded to printed advertisement
[Respondí a un anuncio por escrito]
- ☐ Other/otro _____

2. Where did the transaction take place?
[¿Dónde se llevó a cabo la transacción?]

- ☐ At home/en casa
- ☐ At business/en el negocio
- ☐ By mail/por correo
- ☒ Over the phone/por teléfono
- ☐ Other/otro _____

3. Date(s) of Transaction(s) 5/6/2013
[Fecha (s) de transacción]

4. Did you sign a contract?
[¿Firmó usted un contrato?]

☒ Yes - enclose a copy
[Si-incluya una copia]

☐ No

5. Amount of payment [Cantidad y forma de pago]: \$ 6695.00 ☐ Cash/efectivo ☒ Credit Card/tarjeta de crédito ☐ Loan/préstamo ☐ Lay-a-way/ apartado, ☐ Check/ cheque

Date check was cashed (from bank statement): _____
[Fecha en que cambió su cheque: (del estado de cuenta del banco)]

Have you contacted the credit card company to request credit to your account? ☐ Yes/Si ☒ No
[¿Se ha comunicado con la compañía de la tarjeta de crédito para pedir que le acrediten su cuenta?]

6. Have you complained to the business? ☒ Yes/Si ☐ No If yes, when 5-13-13, 5-15-13
[¿Se ha quejado usted con el negocio? Si contestó que sí, cuando?] Complained

thru BBB two times

What was the business' response? no refunds after 3 days, sent OK and it bounced
[¿Cual fue la respuesta del negocio?]
now no answer

7. Have you filed a complaint with another agency? Yes If so, which agency? BBB & FTC
[¿Ha puesto una queja con otra agencia? Si así es, ¿con cual agencia?]

What action was taken? BBB got no response, FTC has open civil case
[¿Se tomó alguna acción?]

Please describe your complaint in detail. (Attach additional sheets if necessary)

[Por favor describa su queja en detalle. (Adjunte hojas adicionales si es necesario)]

On May 6, 2013 I was contacted by YES International Ecommerce Support person by the name of Chad who explained their company is a work @ home business that would be done with coaching, businesses would use us to post websites, etc. He sat up phone call with CEO, Skylar Torman - he called and explained I would need credit card to pay upfront and that I would be able to pay off with first paycheck. I pd. \$6695.00 with Discover credit card - I received two coaching calls, nothing to make money with, just to tell me how to post items on Ebay - this is when I realized it was a scam - I called requested refund, they did not return calls - so I contacted BBB and they agreed to repay 3000.00, which I still felt the full amt. should have been repaid - the check bounced at my bank causing a lot of problems - I called business and their office has since closed. I reinvolved BBB, no response - I contacted FTC - they have a civil case against this company + several others. I feel we all should be able to get our monies back - so I am asking for your help.

What would you consider a fair resolution of this complaint? [¿Que consideraría una resolución justa?]

The full refund of ~~10000~~ 6695.00 as I got no info to help me at all just added debt.

Have you retained an attorney to represent you in this matter? ☐ Yes/Si ☒ No
[¿Ha ocupado a un abogado para representarlo en este asunto?]

Has a lawsuit been filed? ☒ Yes/Si ☐ No
[¿Se ha archivado alguna demanda legal y formal?]

civil by FTC



State of Utah

Department of Commerce
Division of Consumer Protection

Consumer Complaint Form

RECEIVED

MAY 04 2012

DIVISION OF
CONSUMER PROTECTION

Send to:

Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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: [REDACTED] Home telephone number: [REDACTED] Daytime or Work telephone: [REDACTED]
Street Address: [REDACTED]
City: [REDACTED] State: [REDACTED] Zip Code: [REDACTED]
E-mail Address: [REDACTED]

COMPLAINT AGAINST

Name of Business Entity: Online Profit Masters or V I education Daytime telephone number: 1-877-387-1585 Other telephone or facsimile: 1-888-4764557
Street Address: 1780 w. 90th st.
City: west jordan State: utah Zip Code: 84088
E-mail Address: [REDACTED] Web Address (URL): <http://www.onlineprofitmasterssystems.com>

TRANSACTION INFORMATION

Amount of Transaction: \$2,999.00 Date of Transaction: 3/2015 Method of payment for transaction: 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 ☐ YES ☒ in our home on the phone. 3/22/2012

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

NO ☐ YES ☒ on a web page re: work at home job listings

How would you like to see your complaint resolved?

I would like to be refunded at least \$2,000.00 of or money. And hopefully see no one else gets scamed by these people.

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 ☒ on 4/30/2012, I filed a complaint with Utah B.B.B. 1-801-892-6099

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.

When we signed up with Online Profit Masters 3/22/2012, Matt Banzhas promised that they would build us a website for our business. He said, that was included in the \$2,999.00 we paid. When it came time to build the website, they wanted \$2,000.00 dollars more. He also promised once a week phone calls for 6mos. In the fifth week on 4/23/2012, My coach called and said he could not build us a website but sent a link on how to do it ourselves. No promises he made to us was kept, except for coaching me thru buying and selling on ebay. I've called Matt Banzhas several times regarding the issue the week of 4/23/2012 and he will not return my calls.

~~Matt Banzhas~~

Matt Banzhas also told my wife and I
"On a recorded phone call interview"
we would be making money even in our
sleep. So far they've cost us about
\$4,300.00 all together.

We tried to cancel within the
3 day period and they would not
return our calls, so we should
be refunded our \$ Full \$2,999.00

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE:

DATE: 4/30/12



State of Utah

Department of Commerce
Division of Consumer Protection

RECEIVED

JUL 08 2013

DIVISION OF

CONSUMER PROTECTION

Consumer Complaint Form

Send to:

Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M Wells Building, 2nd 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

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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
Your Ecommerce Support International LLC(We, Yes)	866-496-1166	866-496-1166
Street Address		
770 E Main Ste 337		
City	State	Zip Code
Lehi	UT	84043
E-mail Address	Web Address (URL)	
dave@thecouchingdepartment.com	thecouchingdepartment.com	

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
500	11/23/2011	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 phone at my home at 11/23/2011		
Was the product or service advertised? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> over the phone from unknow number. I never know about their service before		
How would you like to see your complaint resolved?		
This company has reported to my credit report that i owe them 3205\$ I want this amount to be removed from my credit score. I do not owe them because they never provided me a service nor i made a cent. They have no right to report this amount in my credit report as they never provided me a service. I want this 3205\$ amount to be removed from my credit report.		

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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I recieved an unknow calls from this company called Your Ecommerce Support InternationalLLC("we","yes") on 11/23/2011. The president of this company is Ken Sonnenberg, Dave Sellers is Client relation manager. This company called me from unknown number saying that they offer a program where i can make so much money monthly. The sales person said that they will teach me how to make money by making a website. She said they offer couching where I can learn to make so much money monthly. She so much convinced and forced me to buy their package for 500\$. There was no package. I never recieved any package. I unfortunately fall for what she said and bought a package for 500. I called them to cancel the program the next day but they said I can not cancel the program. After I paid the money I never heard from this company for so many days. I tried to contact them so many time but it was hard to hold of any one there. After so many calls and asking about their program they said they will contact me. After few days a chouch called me and only talked for 5 minutes. I realised all was useless. I called them again to cancel my program but i recieved no reply. I emailed them still I did not get a reply. instead they said they want me to work. The couching was just a joke. All information mentioned was useless. The couch asked me to buy other products. As I mentioned they wanted me to build a website and make money. He said for building a website I need to have drop shippers. He told me I have to buy drop shippers for my website that even did not exsisted. I got so many calls from the drop shippers to buy thier membership and products. My phone was ringing all day because they provided my cell number to all those drop shippers. I again asked them to cancel my program but nothing worked. I just left the program as in no way I was making money. I had to buy products and website domains. They took my 500\$ but never provide me a service nor told me how to make money. Instead told me to buy drop shippers and buy domains. I left the program as it was really of no use. But after one year of leaving the program I again received letters that said I have to pay them 3205\$. I asked them I never use your service why I have to pay? They said the service was there and whether you used it or not you have to pay. I told them that I will sue them and that all this was wrong. They left me voice mails that is fine I do not have to pay them. But again after a hear they send me letters that I have to pay them 3205\$. When I asked them again they said same thing that the service was there whethere I used it or no i have to pay them. This is really sad they never provided me any valuable information. They never offered me what they said at first place. They never told me how to make money. All the things they said was a lie. They said I have to buy products. The money I paid them was a waste. I just noticed that they have reported this amount to my credit reporting. I noticed in my credit reports that I owe them 3205\$. This is crazy when they never provided me any thing and I never made a cent how can I owe them. I never made a cent because they all want to steal money from poeple. They have no course to teach consumers how to make money. Now i see so many other poeple have suffered what i am suffering. This situation has really affected my personal life so much. I want justice. Now that they have reported this amount in my credit report it really hurts me. How can they steal money from poeple like this. They should be stopped. I want this amount to be removed from my credit report. Their system is just a lie to make money. The information the couch talked is all over interent for free. They do not provide any information on how to make money.

This company has ripp off so many poeple. The attorney general of Ohio filed law suit against this company in june 2012. All the information about this company is addressed in that lawsuit. I have attached a copy of the lawsuit for your better understanding of what this company does. He also mentioned all the flaws and how this company is a scam. I have also attached emails I sent to this company.

This company works under different names. Their names are Yes international, The couching program and Palomar and Devura. All these are same company. One gets call from all these names but they do same thing ripp off poeple. One of them works a collection company.

They say I signed to pay them 3205\$. I only signed the letter that i paid them 500. they never explained to me that I owe them 3205. they said I never have to pay them unless I make money. They decieve me and said sign the paper that we recieved your 500\$ not i owe them 3205. They said you will make money and then pay us.

I can not sleep at night. I just recieved a call from my bank that they refused to issue me a credit card because I owe this big amount in my credit report. This really hurts me. They have tortured me with their letter since 2011. I want this to be stopped.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____

DATE: _____

7/3/2013

After I paid 500\$ I realized that they want me to pay them monthly more money . I got so afraid and talk to this company. After so many struggles I was able to talk to them. I asked them again to cancel this program but did not work . But instead this time When I talk to the couch about this he said you never worry. He said never pay unless you make money. He said he will suspend all the payments until I make money. I thought I would make money but that still was a lie and I never made one. But they kept harassing me with letters that I have to pay them. I sent them emails that you said I never pay any thing unless I make money. But all was useless they want me to pay whether I make money or no. Through the whole process I never made a cent. Instead I spent 500\$. I received thousand calls from drop shipper costing so much to my telephone bills. Also I wasted my time on listening to drop shippers and other companies wanted me to buy their product. All my valuable time was wasted emailing them, and trying to talk to these scams regarding the issue but nothing helped. I really want a solution to this problem. I feel embarrassed to pay money to a scam and fraud people only to let them grow and they do this with others.



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED
APR 04 2013
DIVISION OF
CONSUMER PROTECTION

Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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

YES International

801.770.1251

866.850.4871

Street Address

770E Main St. Suite 332

City

State

Zip Code

Lehi

Utah

84043

E-mail Address

Web Address (URL)

unknown

TRANSACTION INFORMATION

Amount of Transaction

Date of Transaction

Method of payment for transaction

\$399.00

3.4.13

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 ☐

YES ☒

over the phone, on 3.4.13

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

NO ☐

YES ☒

on line; 3.4.13 (profitwebsystem.com)

How would you like to see your complaint resolved?

I am very hopeful that this whole bogus contract can be terminated. That the monies I paid (\$399.00) be returned. I would Love to see this bogus business be on National News for all to see, so no one makes the same stupid error I did, and others before me.

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 3 2 13 I was looking on the internet for "work at home" jobs that I thought I could do. Since I am disabled, and on a very low income, I was hoping to get some kind of work to subsidize what I live on.

I have seen this ad many times about this mother in Tucson, AZ, who made a break-through on being able to work from home and is now making enough money to live very nicely. "If I wanted to know her secret, click on this button and fill in the information, someone will call you in a short time". I did fill out the information, asking me my name, email address, and phone number. Within a few minutes a man called me, he introduced himself as Wade. He wanted to verify that I was the one who filled out the request to be notified. I confirmed that I was she. I was then told that another person will be calling me in just a few minutes to explain some of the information, he advised me to stay by my phone.

Within 10 minutes a man who introduced himself as Broco called me. He stated that this was a learning course to get me started on the path to making money. He said that another man will be calling me by the name of Eldon Parker, that he was the "big man", the one who knew everything there was to know and to get me started. BUT first, to show I was really interested, I had to pay \$47.00.

"If I chose not to move forward, I would get all of my \$47.00 back with no questions asked". I was told that "today is the last day for this discount", so I was encouraged to sign up today. Which I did go ahead and pay the \$47.00 from my credit card.

Again Broco said, that the "big guy" will be calling me from CAPITAL LEVERAGE, Mr Eldon Parker. He will be asking me three questions, I was to be ready to answer them. 1. Why me, 2 why now, and 3. do I have a computer with internet I asked Broco if this was the same program that the mother in Tucson AZ came up with to make a living...he said "yes".

When Mr. Parker called, I immediately asked him, why NOT me? He answered by saying "he had to find out if I was qualified, was really interested in making money and why I wanted to make money".

He then went on to say that this was a program that would teach me how to make all the money I could dream of. He asked what my situation was. i.e., bills, living situation, my biggest dreams my "wants". I answered him by saying just to be able to meet my bills, get really good medical insurance, not worry about buying food, and perhaps helping others.

Mr Parker informed me that I could have that and much much more by just working 10 hours a week. I asked Him, if this was the place where the ad talks about a mother living in Tucson AZ, came up with a way to make a really decent living working from home..He acknowledged that it was "one in the same". (at this point, I wasn't to sure about this, that is why I asked that question) I voiced my concern, he said he would give me his personal cell phone number and that if I had any further questions I could call him personally. His number is 801.770.1312. The company is based out of Salt Lake City Utah. He said that her business grew so fast that it had to be moved to a bigger place, and that is why it is now in Utah.

He said that in order to get started, I needed to pay \$399.00 up front and then make installment payments, because of the training material, and coaches cost. The total cost was to be \$3000.00 minus what I already paid (399.00). Again he said that if anytime I decided I wanted out, I would be reimbursed what I had not used up in materials. When I made a comment that was mighty high, he said "not to worry because I would have that paid off within a month". After that, whatever I made would be 100% mine. He kept mentioning "the company". I asked him the name of the company. He answered "YES INTERNATIONAL EDUCATING/TRAINING". The course was for 6 months, but if I felt I needed more time/training I could get it. He said he would call me back within an hour to talk with the registration office.

When we hung up, I dialed *69 and got a number of 801.770.1095. I did a reverse check on that number. It gave me another number associated with it. A 801.376.0438, belonging to a Angela W Bussio. I figured that that was the house wife! When Mr Parker called me back, I asked him about those numbers. He said he had no idea about them. I asked who Angela Bussio was, again he had no idea. I told him what I had done about the *69 and how I got that name. He sounded surprised and said "oh yeah, now I remember, she is a liaison person, her office is down the hall from mine"

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____

DATE: 3.29.13

I was then suppose to speak with a woman who would register me into the program. Her name was "Shela", my payments would be sent to GLOBAL MENTORS at 125 E Main St. #338, American Fork, Utah 84003.

She gave me the phone # to the "coaching dept." 866.850.4871, then said my coach, Rob, will be calling me in a few days. I never heard from a Rob, I heard from a Becky and a Rachel. Both left various messages on my answering machine, during the time I was ill, saying "they wanted to schedule a coaching session with me.

I felt that I was being pushed, but at the same time felt hopeful. I electronically signed a contract. Shela said she already explained the contract to me, and was only emailing me a copy for my records. When I received the contract, I instantly started shaking. There was a whole lot more to this thing then what was stated to me over the phone. The figures were not as stated to me over the phone. They were much higher. Some of it, I didn't even understand. Nothing said that if I chose not to go forward with this I could cancel at ANY time and get my money back. Boy I was / am ,scared. I'm suppose to keep away from stress because of my medical condition.....well...stressed I am. The day after I signed, I wound up at Urgent Care. The pain was way out of control. I had to stay in bed for a week, not being able to get up.

As I started to move around some, I got on line and researched this so called company. Holy Cow!!! I called three numbers to cancel this mess of lies. 877.387.1585 (this one was for any questions I may have; I saw a second number so I called that one as well. 855.288.5896, (this one is for Customer Care). I spoke with someone named Charles. He informed me that I could only get 50% of the money back, "UNLESS" I wanted to stay for a month and try the program, then I would get all of it back. I told him no, I wanted out NOW. He sounded very surprised at this. Asked if I was sure, I confirmed that I was. He asked why I wanted to cancel, I told him about the research I did and that the company was a fraud. He said ok, that I would get \$23.50 refund, and that I was now cancelled. This all took place on 3.20.13

On 3.25.13 I received a call from the " members learning center". Rachel said she wanted to schedule me for a coaching session. I informed her that I cancelled. She said that she checked and found that I had cancelled the registration but not from the coaching part of it. That the coaching part was totally separate from the registration part. That I had to call this number to cancel out from the coaching department. 877.533.7016. She then went on to say that a Murry would be calling me on 3.27.13 between 3 and 4 pm; She said that he was from the Coaching Dept.

I called the number she gave me. They told me that I was already cancelled. It was showing on there computer as of 3.20.13. They asked why I was calling again, I explained that Rachel from the Learning Center said I had to. They said they were confused and didn't understand, since I was already cancelled in the computers.

Murry did call on the 27th. at 2:45pm. I immediately went on to let him know that I had questions to ask.

His full name.....Murry Tucker, manager of Customer Relations

A mailing address.....1411 W. Business Park Drive, Orem, Utah 84058

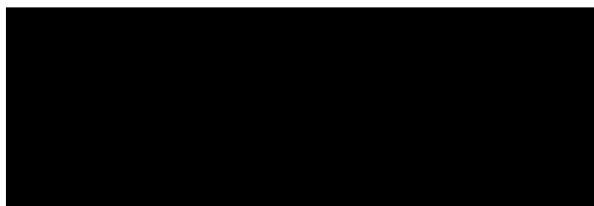
A direct phone number, no 1.800 number. Here is when he asked why I was asking these questions. I told him I wanted to know who I was talking to, how to get in touch with whoever I was speaking with. He gave me a number of 866.850.4871. He said that was the only number I needed because it was the company number, that there was no "direct number".

I ask for his bosses name.....Ken Solmburg

Before I could ask anymore questions, he interrupted me and he went on asking me if I had read the contract. I acknowledged that I had. He asked why I was canceling, I told him about my research, checked with the BBB and found this to be a bogus business. That I couldn't afford to gamble on this company. That the contract mentioned some things that were not explained to me, that the price went up from what was quoted to me. That I never heard from a coach named Rob, only from a couple of gals. He said that they have tried a few times to get ahold of me, and that yes Rob, then he stopped. He denied it being bogus, said he and his wife were doing it, that he/they sell bonsai trees and are doing very well. That I could find complainers anywhere on any company. Again I said I wanted out. He asked what he could do for me, I said Cancel me from your so called program. At that time the line went dead. I dialed *69 on my phone (last call that came in), I got a 801.709.1627 number. I called him back on the 866 number to let him know I didn't hang up on him. He said that the line just went dead. Again he asked what he could do for me, again I said cancel me from you program. He told me that I was bound to the contract. He was holding me accountable. I told him I was calling my bank, and calling the Utah Division of Consumer Protection. He stalled and said go ahead. We said our good-bys at that point.

I have not received any materials, nor have I received any coaching/training.

Thank you for taking the time and concern in this matter.





State of Utah

Department of Commerce

Division of Consumer Protection

Consumer Complaint Form

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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

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CONSUMER INFORMATION

Home telephone number: (919) 450-0097
Daytime or Work telephone: Same

City: 432 Hidden Springs Dr.

State: NC

Zip Code: 27703

Durham, NC 27703

E-mail Address:

lsmith4722@nc.rr.com

(844) 655-9932 - Mark Banks Support

(866) 525-3709 x299 - Margie

COMPLAINT AGAINST

Name of Business Entity:

Daytime telephone number:

Other telephone or facsimile:

Yours E-commerce Support

(801) 901-1156

Tyson M. Miller

Street Address:

(866) 850-4871

RANDICE

125 E Main St. Suite 338

(801) 770-1095 x5064

(866) 850-4871 - Support Line Don't Persevere

City:

State:

Zip Code:

American Fork, Utah

UTAH

84003

E-mail Address:

Web Address (URL): davin@appliedki.com

the coaching dept or support line @ coachmail.com
(866) 496-1166

TRANSACTION INFORMATION

Amount of Transaction:

Date of Transaction:

Method of payment for transaction:

3,730.00

2/11/13, 3/6/13, 2/11/12

* American Express
Bank of America

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 ☐ Phone, 3/6/13 - My telephone - Customer called me customer care - 1411 West, 1250 S Suite 101, OREM, UT 84058

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

NO ☐ YES ☒ I was called by Mark Banks, Sales Rep. at 2:10 PM - 844-665-9932

How would you like to see your complaint resolved?

I would like to get all of the money plus interest invested in this business \$3,730.00. I was assured that if I put these charges on my credit card, I would make that amount plus more in a short period of time (about 3 weeks). As of the date I have not made one penny. I had to take out a loan at PNC Bank to pay the two credit cards so that my credit doesn't go bad. I struggle each month to try to pay the loan at PNC. I do not have enough money to pay my bills. I have enclosed the credit card statements charged and the loan paper I am struggling to pay each month. Please Help!

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 ☐ I hope this can be resolved so I will not need to go to court or involve another agency.

(2)

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My complaint is that I believe that I am the victim of Scam and Fraud.

On February 4, 2013, I received a telephone call from Mr. Tyson McMillan (801) 770-1095, x 5064 who spoke to me regarding making money from home. He stated that to be successful at a home-based business, I would need be committed, devote about 10-12 hours per week, be teachable, and invest a small amount of capital, at least \$5,000.00. He also stated that one needs courage, time, financial flexibility, resources (credit cards), and an action plan. That sounded pretty reasonable to me because I believed I had all the above qualifications.

He stated that I would be working with a coach; would get on the website, and the coach would direct my training. He asked me if I would be willing to put \$5,000 on my credit card because I would be able to make that amount back in three weeks and pay the credit cards off. I said I would not be able to invest \$5,000.00 at that time. I did not want to max out my card, but I did want to make money from a home base business for additional income to pay bills, help in the caring of my brother, Clarence, who had a stroke and needed some care from me since I made decision about his health care. Mr. McMillan continued to negotiate and I finally agreed to put \$3,730 total on American Express and Bank of America. He stated that I would be making more than the investment in less than three weeks. He assured me that a coach would be able to assist me at all times. I was then connected to my coach, David Perkins.

I spent hours upon hours listening to webinars, trying to get the hang of what I was supposed to be learning in order to work the business. This went on for about two or more weeks. I could only get in touch with David in the afternoon, EST, because of the different time zone in Arizona or Utah. I made appointments to speak with him. For at least two times we got a chance to speak to each other. He was a little help, but not in depth, because I needed a lot of one-on-one assistance. He needed to help other clients. This went on for about another 3-4 weeks. On or around June 2013, I was becoming disturbed because I was not making any money, nor was I getting the help that I needed. In the meantime, my credit cards were accumulating interest and I getting behind in my payments.

All during the summer, I continue to try to make some progress, but to no avail. I received an e-mail from David Perkins in December 11, 2013 who tried to help again. Most times David was not too much help because he had appointments with other clients. I then made a call to David Perkins around December 11, 2013 stating that I was not making any money as promised and I wanted to withdraw from the business and wanted to be reimbursed the money I have invested, interest, plus the damage it had done to my financial credit and to me personally. He stated that it was too late; that I had missed the deadline. Of course I had because even though I was not making what was promised before the deadline, this company was still trying to convince me to continue.

Finally on either April 6 or June 24 or 18, 2014, a person named Mark Bank called me. He stated that he had learned that I was a client of the Coaching Company and he wanted to get me started again, saying that he was going to get me set up with e-commerce website and Hooley web.com to develop a website so that I could sell products. He stated that it would require some more money, something in the amount of \$300.00. After I did not pay it, he said I could get it for \$39.00, a one time sign up fee and \$59.00 per month to maintain the website. At this time I was desperate and wanted to make some money so I could start paying off some of the money I borrowed to get started. I continued to try and work from home all during the summer, into the fall, after Christmas of 2013 and into the year of 2014. I talked to Marks when I could get him on the phone, most of the time he was not available. He did not keep his appointment schedule for coaching me. Sometime I got another person on the phone namely Junior Craig. He had difficulty keeping up with the scheduled appointment with me also. Most of the time, he did not call at scheduled time of the appointment or at a different time.

With all of the above headaches, I had to travel to New York City giving care to my brother who has had a stroke and who need total care. This also cost me money to travel to take care of him, paying for costing air travel, food, lodging, and miscellaneous expenses, with my limited income because I am retired. The loan to pay off these credit card debts was taken out on February 2, 2014, see attached).

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE

DATE:

10/15/14

(3)

At this point, I am totally confused and do not know what to do. It was on a recent Monday, September 22, 2014, I was invited to attend a seminar called "Scams and Fraud" and, Ponzi Schemes" directed by the NC Department of the Secretary of State. Two workshop facilitators Caroline Farmer and John Maron gave helpful information on how consumers can get tricked into doing something that is against their economic interest. It was not until this point that I realized that all of the above were no more than Scams and Frauds.

After arriving home, the telephone rang, I was just about to ignore the call because I did not recognize the telephone number. I then decided to answer it and it was Mr. Ryan Banks, (646) 233-0658. Previously in desperation, I have put in a call to him and he was returning my call. I do not know how I got his name and number. It seems like a miracle when I got that call. I explained to him my dilemma. He listened. He sounded disturbed that this was happening to me. He asked me to get in touch with the Attorney General of the State of Utah, Attorney Adam Watson of the Department of Consumer Affairs in Utah; that he would assist me in solving this problem; that I should be reimbursed for the money plus interest which was taken from me. I thanked him. He asked me to say a prayer for him and his team as they assisted others in the same dilemma I assured him I would pray for him and myself because I am a praying lady and I believe that God answers prayer.

I wished I had a piece of evidence that I could show to say I made money, but I do not have any. I did not make the money this company stated I would, therefore, I would like to have my money back plus interest to pay off my credit card debt.

My prayer is that I will recover my money and that others who were taken advantage of will also recover their money.

Thank you for the assistance that you will be able to give me concerning this matter.

PS. See attached documentation. If you need additional documentation, I will be happy to supply it.

1

RECEIVED



State of Utah

Department of Commerce

Division of Consumer Protection

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

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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
YES INTERNATIONAL	855 855 7401	801 960 4976
Street Address		
770 EAST MAIN ST. SUITE 332 800 850 4871		
City	State	Zip Code
LEHI	UTAH	84043
E-mail Address	Web Address (URL)	
CUSTOMERCARE@YOURCOMMERCE-SUPPORT.COM	WWW.THECOACHINGDEPARTMENT.COM	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$8,000.00		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 type="checkbox"/> YES <input checked="" type="checkbox"/>		
How would you like to see your complaint resolved?		
I WANT 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 877 382 4357 case # 44930256		

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Please see attached
summary!

Thanks.

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SIGNATURE: _____**DATE:** 5-7-2013

Back in September of 2012, I was a stay at home mom, and I was looking for ways to make some income online, so I started searching in Google com for "stay at home jobs", and "work from home" and I came across with this page (see attachment)

<http://wfh-jobs.com/?lkxc=z664y6i81&dmdg=7&ogqr=workathome&lk=5&vqri=g&cesi=xj03&gnbt=&usnb=true&ajms=&dkoh=3&qgmnb=b&gclid=CKq8oayNhbcCFS9dQgodASMAUA>

and I signed up and I paid \$97.00 for me to gain access to a data base of drop shippers wholesalers that were going to help me sell online, and then after I paid a page came out with a phone number that I had to call if I wanted to jump start my business, so I called and I somebody from Yes International started telling me that if I paid \$13000 for a coaching session I was going to make from 4000 to 6000 per month within 4 months, and in 12 months I was going to be making \$12000+ dollars a month, and that I didn't have to worry about paying the credit cards because with the money I was going to be making, they were going to get paid by itself, they questioned me about my financial situation, how many credit cards I owed, what was my balance on those credit cards and that if I needed to consult with somebody before making a decision, and after so many promises of all the thousands of dollars I would be making a month I accepted and gave them 3 credit cards to charge the amount, over the night I thought about all the money they charged me, and I wanted to cancel the agreement, so, I called and to cancel and they would not let me cancel they reassured that in only 4 months I would be making \$4000-\$6000 and I would be able to pay off the credit cards with that, and to make sure I don't cancel, they would give me a \$5000.00 tuition, and they even gave me a guarantee (please see attachment) that if in 1 year I was not satisfied, they would give me my money back, signed by Skyler Jarman, so I agreed to stay, and they scheduled me for my first coaching session a week after (note that in the contract they only give you a 3 cancelation time),

after a couple of sessions I saw no improvement, and they told me that in order for me to maximize all my business opportunities I had to pay \$16000 00 in order to gain access to a major drop shipper website, after this is when I wanted to hear no more of them, and realized I was being scammed, so I right away dispute the 2 credit card transactions one of \$5000.00, and another one for \$3000.00, but since I sign the contract, I lost the disputes, I have been trying to contact them, I even received an email from Trevor Shipp, my coach saying that they would not refund me the money



State of Utah

Department of Commerce
Division of Consumer Protection

Consumer Complaint Form

RECEIVED

AUG 16 2013

DIVISION OF
CONSUMER PROTECTION

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Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
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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			
[REDACTED]			
COMPLAINT AGAINST			
Name of Business Entity		Daytime telephone number	Other telephone or facsimile
ECommerce Support, LLC			
Street Address			
770 E. Main St Ste 337			
City		State	Zip Code
Lehi		Utah	84043
E-mail Address		Web Address (URL)	
TRANSACTION INFORMATION			
Amount of Transaction		Date of Transaction	Method of payment for transaction
\$ 8,895.00		5-21-12	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"/>		electronic document 5-15-12	
Was the product or service advertised? If yes, give location and date			
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/>		links from Home Income Cash Machine	
How would you like to see your complaint resolved?			
Would like some of my \$ back. I tried to settle with them fairly. I feel that I maybe got \$500 worth from all this. -- No way was it worth what I paid... and am paying back now.			
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"/>		Federal Trade Commission	

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I am embarrassed to say that I was "taken" by several smooth talkers at ECommerce & the Coaching Department who promised me wealth by working from home on my own website. I was promised (verbally, of course) many things that were simply not true. I was led to believe that the program was "all inclusive" but I was hounded by affiliate companies that each charged more for their services. I had bad feeling within the first week and tried to cancel out of the program. I even offered to pay for the 3 "training sessions" I had received. I invested almost \$9000 in credit card debt which I was told would be paid off within months. I was told they would build me a website....but when I would not use "their" affiliate to host my site their help was almost non-existent. I tried to charge back the debt within the month but was unsuccessful....so I had to move forward building my website with the help of the hosting help desk and pay pal help desks which did not cost me a dime. I do not feel that the cost of this program comes minutely close to the value. I did everything they told me to and all I have is \$9000 of credit card debt.

Initial sale: Home Cash Machine: \$97 (refunded)

Upgrade: Home Cash Machine \$36.95 (refunded)

Ecommerce: \$8895 (5/15/12) charge went through 5/25/12

Contract, emails, other documentation attached

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE:



DATE:

8/13/13



State of Utah

Department of Commerce
Division of Consumer Protection

RECEIVED

FEB 21 2014

DIVISION OF
CONSUMER PROTECTION

Consumer Complaint Form

Send to

Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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
[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
YES International	888-476-4557	
Street Address		
125 E. Main Street Suite 338		
City	State	Zip Code
American Fork	Utah	84003
E-mail Address	Web Address (URL)	
	http://www.yourecommercesupport.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
4495.00	August 1, 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 <input type="checkbox"/> YES <input checked="" type="checkbox"/> over the telephone		
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 a complete refund of the 4495.00		
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 <input checked="" type="checkbox"/> YES <input type="checkbox"/>		

SUMMARY OF COMPLAINT

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Please allow this letter to serve as a formal complaint of the charge for \$4,495.00 on August 1, 2012.

The contract stated that I was to receive One on One Mentoring Sessions (7 Weeks), Customizable Platinum Apply Web Builder, Pre-Paid Hosting (1 Months), and Comprehensive Drop-Ship Database System.

The whole process of signing up with the Coaching Department was weird and rather fast. After mentioning other successful people whom signed up with them, I had to "qualify" in order to join the "success team". I was told that the money my business was going to make will cover my credit card charges and that it would be completely tax deductible. I then asked him what my "financial goal" was. After telling him my goal was \$5,000.00 monthly, he then said all I have to work is about 15 hours a week to achieve that goal. I was promised first page of Google. I was rushed through the signing of this contract that I gave them my credit card number well before actually signing the contract.

I did not know I was purchasing educational classes. The contract states 7 weeks of one-on-one mentoring. I believed this was actual full weeks of training not just a 30 minute class once a week. And these classes never lasted 30 minutes. My classes were often rescheduled and I even had 2 different coaches. These so-called classes were just a weekly call of watch this video and do this homework. In fact the only thing I was actually taught by my coach was how to sell on ebay. I never thought I was paying to learn how to sell on ebay. If I knew I was going to be selling ebay, I would have cancelled this contract, but I started this selling session on ebay after the 3-day cancellation policy. The videos and homework made absolutely no sense to me. In one session, I told my coach that I did not understand what he was explaining and I was pretty much told to shut up and listen. He had me in tears and scared to even ask anything else.

They said that I would have a say in what my website will look like. The website they built was nothing of what I asked for. I had absolutely no say. I was garbage. I never made a sale on this website and in fact, no marketing was ever done. I tried to cancel with them before and requested a refund and was denied.

These services did not live up to my expectations and therefore, I am demanding a refund of the \$4,495.00.

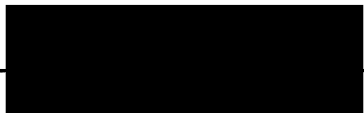
CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____



DATE: 02/21/14 _____



State of Utah

Department of Commerce
Division of Consumer Protection

RECEIVED

FEB 05 2013

DIVISION OF

CONSUMER PROTECTION

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Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd 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 _____

The Coaching Department or IWI

18

Street Address _____

1411 W 1250 S Suite 101

City _____ State _____ Zip Code _____

Orem _____ UT _____ 84058

E-mail Address _____ Web Address (URL) _____

TRANSACTION INFORMATION

Amount of Transaction _____ Date of Transaction _____ Method of payment for transaction _____

10.732,80

12/12/2012

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 ☒

Contract signed over internet through email 12/03/2012

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

NO ☒

YES ☐

They contacted me

How would you like to see your complaint resolved?

Return of total amount invested.

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 ☐

I do not have a lawyer or I do not know who I need to contact with

SUMMARY OF COMPLAINT

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IWI (Internet Wealth Institute) contacted me for a Home Business Opportunity. I spoke to Mr. Jerry Nuelle on Saturday Dec 1st, 2012 and then on Sunday Dec 2nd. He made an appointment via telephone with both me and my husband for us to know more about the business. At this time, he explained us about the business that included the creation of a web presence and the possible generation of a monthly income of between \$ 5,000 to 7,000. He showed us a website where the company presented an extraordinary good record as per the BBB (Better Business Bureau), rated AAA. The investment, a total of \$ 10,732.80 included the creation of a website. Mr. Nuelle was very excited about the business opportunity and he wanted to close the deal as soon as possible. The contract was signed to Monday, December 3rd. According to it, there was a three days period to cancel the agreement. Mr. Jerry Nuelle made sure to close an immediate contract and in order to do so, he contacted my bank by doing a three way call, and so the transfer of money was guaranteed.

The training sessions were done by The Coaching Department. After the fourth training session was completed, I received another phone call from a gentleman called Paul (1-801-921-4300) from this Coaching Department Company indicating that if I wanted the webpage setup, there would be an additional charge of \$ 11,000. I was outraged and I mentioned to him that my understanding was that they webpage was already included in the investment, and I was not able to come up with that amount. He called the day after with a new price for the service of only \$ 3,500.00 that was a substantial reduction of the initial amount.

That called my attention and I began to do some research online and discussed this issue with other people. We found out that the Coaching Department that was in charge of the training sessions is not recognized by the Better Business Bureau. On top of this, the company currently presents 21 cases of scam and fraud complaints with some lawsuits pending, as per the npoff.com web site. This website presents cases of consumer abuses.

We also reviewed the agreement and found out that there are several informalities on it. There is not legal address on the contract; IWI is not identified as any kind of company, there is not a description of the length of training or cost per session, or its specific contents. The contract does not show any responsibilities on their behalf, although mine are very explicit. On top of this, my home phone number and my personal email address have been compromised since I started doing business with this company. I started receiving nine to ten daily phone calls all related to starting a home business. My email address with which I never have any problems was hacked; my contacts started receiving spam and junk mail that I never sent them.

I intended to solve the issue by contacting my Bank to see if this transaction could be reversed presenting all supporting documentation that shows this company is a scam. I also sent a letter to the Coaching Department to request a refund on this investment, but with no success. At this time, I spoke to Mr. Mano Tucker from the Coaching Department, on January 21, 2013, and he indicated to me that they cannot make this refund due to the agreement already signed. He also mentioned that my account with them would be on hold until my Bank contact them.

I am not sure what the connection between IWI and The Coaching Department is. Up to this point, I have not received any formal letter from any of them in reply to the letter I sent them.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____

DATE: 01/31/2013



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

AUG 23 2013

DIVISION OF

CONSUMER PROTECTION

Sent to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
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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
Global Mentors (Members Learning Center, Daeus Financial)	801-770-1266	801-770-1263
Street Address		
4535 S. 2300 E		
City	State	Zip Code
Holladay	UT	84117
E-mail Address	Web Address (URL)	
N/A (they give little information)	http://mentoring.memberslearningcenter.com	

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$7,895.00	5/13/2013	Mastercard
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"/> through e-mail, 5/14/2013		
Was the product or service advertised? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Yes. On one of the job search websites on 5/13/2013		
How would you like to see your complaint resolved?		
I would like a full refund because they stated on my first phone conversation that the \$7895.00 was a one time fee. They did not disclose the fact that there were other fees I would incur. Next fee was \$4,000.00 to create a website and set up my business.		

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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On May 13 I saw a website (not sure of the website name but not any of the names this company used) that advertised setting up an online business so I wanted to check it out. Once I proceeded into the website then when I initially purchased their kit (\$97.00) that was supposed to help me get set up on my own. That is when I found out their business name was Members Learning Center. I had some questions about the program so I called the number they had listed for help. Once on the phone with them they had me speak with this person who then was hyping up the coaching that they offered and how much better it would be if I had a coach. So he interviewed me to see if I "qualified" for their mentoring program. I was "accepted", of course, and then was transferred to Chad Huntsman who was the "decision maker". Explained to me how I would pay for the \$7,895.00 by using capital leverage and should look at it as a short term expense because of the money I would be making off of the affiliate marketing. This would also be tax deductible once converted to a business expense. The coaching was to help me find a "niche" market and build a website for me.

He then had me send a commitment letter to a Skylar. I sent this along with a question asking him if there was a way for them to reassure me that this was legitimate because I had seen these things before. Of course, I received no e-mail back.

Next, on 3/15/12 a very convincing and sincere(sounding) coach, Marty Twelves, called and set up weekly appointments to teach me about the basics of web marketing. Six days after that, 5/21/13, I received a call from Dan Altamirano of Daeus Financial. I had no idea who this was and why they were contacting me. They are somehow connected to Global Mentors (Members Learning Center) and whatever other names they use. He had the same contact information as Marty, my coach. Dan convinced me that I needed to set up an LLC to keep my internet business separate from any personal liability. He said that all of the expenses that I incur setting up my internet business would be transferred to the LLC, be tax deductible and not affect my personal credit. This "service" would cost me \$3,595.00. I was in total shock wondering why I was having to pay more after I paid the initial "one time" fee. I couldn't continue without it so I was trapped into paying for this (very reluctantly) otherwise I would have wasted the initial \$7,895.00. They sent me a form for my electronic signature to complete this transaction via Docu Sign. As soon as I hung up I checked on these two businesses on the BBB website. Here I found that Members Learning Center had a rating of "F" because they had 52 complaints against them in the past 12 months. I decided not to sign the document they sent to me and requested it be cancelled immediately.

On 5/22/13 I sent an e-mail to my coach, Marty, asking for Chad Huntsman's e-mail address because I was considering cancelling and that I hoped they would do the right thing and refund me my money. He said he would have someone from Customer Relations contact me. On 5/24/13 Glenn from Customer Relations called. When I told him I wanted to cancel and that I wanted my money refunded to my credit card he responded with he had never heard of anyone being refunded. That ended my conversation with him.

Then on 5/28/2013 I sent letters by certified mail to both Members Learning Center and Daeus Financial, explaining what happened and why I wanted to cancel and that I should be refunded the amount that I paid them. I asked, on both letters, for them to contact me by e-mail or regular mail with a resolution to my problem. To this day I have not received an e-mail, letter, or a phone call regarding this issue from either of these companies.

I then contacted my credit card company to inform them of the situation and told them I wanted to dispute the charge of \$7,895. It has been in dispute for over 2 months now. I finally received a response back from Global Mentors, LLC or they could be Members Learning Center, I still haven't figured out all the different names they use. I guess that's part of their deception. I will attach a copy of their letter but in short they only addressed the contacts that I had with the coaches and how I had access to their training library that has proprietary information. If they are able to track all of my meetings with their coaches, etc then they should be able to see that I have not accessed any of their libraries or any of their information that I may have access to. I would take a lie detector test to prove to them I never accessed any of it after I cancelled. I had no interest in it after the hassle they have given me. I wouldn't believe in their information.

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SIGNATURE: _____

DATE: 8/14/13

Page 2 of Complaint Form to the Utah Attorney Generals Office

anyway. They did not address the issues involving the additional charges that I mentioned to them nor did they mention anything about the initial payment being a "one-time" investment.

I have received a couple of calls in the past month asking for me to call them back to set up my LLC so they haven't even been told of the cancellation from months ago. I was also charged \$39.95 on my credit card without my authorization on last months credit card statement so I had to call and get that reversed. They didn't know either that I had cancelled. I had one more call that didn't know I had cancelled either. That says something about how many different organizations were involved in this scam.

In addition to the Consumer Complaint Form I am enclosing the following:

Commitment Letter: Please note the question that I asked in the body of the letter about being legitimate. I received no response by e-mail or by telephone.

Enrollment Agreement: This copy was sent to me by Global Mentors, LLC. There is no mention of any company name anywhere on this enrollment agreement.

Bank Transaction: This shows the initial charge and then the reversal by my cc company. Then a letter was sent to my cc company from Global Mentors contradicting the reversal. The cc company cannot do anything at that point so this is where I stand.

DocuSign document: This is the copy of the e-mail that was sent to me from Daeus Financial asking me to sign for the additional \$3,595.00. This is when I found out that this was a scam because there had never been any mention of additional charges since I made the "one-time investment". I declined to sign this once I realized the situation and that I could not afford to keep paying more and more money to them.

Two Certified Letters: I sent One to Members Learning Center (I did not know about Global Mentors at this time) and the other one to Daeus Financial on May 28, 2013. I asked in both letters to be contacted for a resolution to this matter and was not.

Global Mentors, LLC Response letter to Merchant Services: I am sending you the original letter that I received from my Credit Card Company because clearly Global Mentors has whited out part of the information in the letter. I called Merchant Services to see if they did that and they said they wouldn't do that. You may contact them directly at (866)951-3873. This letter only mentions the services that I had paid for in the amount of \$7,895.00 and how I knew about the 3-day cancellation policy. If they read the letters, that I sent on May 28, 2013 and they received by certified mail on August 3, 2013, they should have explained why they failed to mention that there were additional fees, let alone \$4,000.00 for setting up an online business. Then they had the nerve to say that "this is clearly an attempt to receive a refund by deceptive means".

I have read other complaints about this scam and they were almost identical to mine. Please do something to stop these companies from preying on innocent consumers. Some of us don't have a job and now we lose this money due to these people who promise results and then don't disclose all of the costs involved in this online business.

Thank you,



STATE OF UTAH – DEPT OF COMMERCE – DIVISION OF CONSUMER PROTECTION (Complaint Form Summary only)

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State of Utah

Department of Commerce

Division of Consumer Protection

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CONSUMER INFORMATION

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

COMPLAINT AGAINST

Name of Business Entity		Daytime telephone number	Other telephone or facsimile
The Coaching Dept		866-850-4871	
Street Address			
1411 W 1250 S Ste 101			
City	State	Zip Code	
Orem	UT	84058	
E-mail Address		Web Address (URL)	

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$8,795	Aug 1 2011	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"/> At home, Scottsdale AZ, Sept 1 2011		
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 for services that were not rendered or in full.		

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.

To whom it may concern,

This letter is an attempt to resolve an issue with The Coaching Dept for services not rendered as described or in full.

When I first signed up with this company, I was told that I would be making money within in 60 days which would help cover the cost of the program. Starting in August of 2011, we were contacted by The Coaching Dept about creating an online business that would help us create an extra income and would be taught how to make money and fill orders. Through the course of 2011 and into mid 2012 we were given coaching sessions on how to sell products through our website and ebay. We were promised that these sales would help supplement the amount of money paid to learn how to create an online business. Through all the coaching sessions and even afterwards, I have not made nearly enough money through any sales to help pay for the coaching sessions when I was told that this would be a no out of pocket cost. We paid for a marketing service to help us find suppliers for our product only to get a list back from them of business that did not actually sell the certain product we were looking for or they did not drop ship them. Through multiple e-mails I told them their lists were no good and we needed better more up to date lists, only to be reassured by them that their lists were in fact good.

The only thing the coaching sessions showed us was how to sell things online and create an online business, in no way, did they show us how to create an effective website for our business. We were told that if we followed their steps we would be able to create an effective and successful business without having to pay for advertising or Google ranking, they did not mention anything about an effective and successful website. Because of their sessions we were expecting to create an effective website but because we were not told how to create that, we had to do it on our own. After months of following their steps I started to question them about the effectiveness of their tools and website templates after having no success of appearing in any Google ranking. When I would email or call to question them about how I have followed their steps and how they were not working, I was told to now start to pay for advertising or Pay Per Clicks and that this was an on going process and would take time to get there. Because of what we were promised we were expecting not to have to pay for advertising and Pay Per Clicks if we followed their steps. We were told by our mentor that if we had any questions about anything we could email or call him. In June/July of 2012, I started to email these questions and concerns to my mentor only to never get a reply. I tried calling only to be put to voice mail and never get a reply call.

To this day, I am still waiting for these services to be fully rendered on their part in helping be create an effective and successful online business. Their marketing service helped us in no way as we were left to find our own suppliers. As I stated before, they told us this would be a no out of pocket business because of the sales we created through our online business would cover the costs, and to this day I am still waiting to see enough money to cover all the cost incurred through their program. I am not left on my own to keep my online business going and trying to make it a successful website. Over the last year their program has created nothing more than expense after expense to try to keep it going.

Cordially,

1-9-13

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 to the best of my knowledge and belief.

SIGNATURE**DATE:**1-9-13



State of Utah

Department of Commerce
Division of Consumer Protection

RECEIVED

AUG 30 2013

DIVISION OF CONSUMER PROTECTION

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M Wells Building, 2nd 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
[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
Coaching Dept.	866-850-4871	
Street Address		
1352 W 1980 N.		
City	State	Zip Code
Provo	UT	84604
E-mail Address	Web Address (URL)	
trevor@icoachmail.com		
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$5895.00	3/21/2013	VISA
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"/> 3/16/2013 on line		
Was the product or service advertised? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> on line		
How would you like to see your complaint resolved?		
Full refund for services not delivered.		
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"/> UT BBB, FTC, NYS Attny General		

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.

See attached



CONTINUE ON A SEPARATE PAGE IF NECESSARY

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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 is true and accurate to the best of my knowledge and belief.

SIGNATURE: _____



DATE: 8/22/2013

I am filing a complaint against the Coaching Department, 1352 W 1980 N. in Provo, UT 84604.

I was very much interested in starting my own on line store with a web site. I answered an ad for this company. I have spoken to people from the coaching department that led me to a website with tutorials at mentoring@memberslearningcenter.com which led me to another website www.applyki.com.

Ivan Stowe sold me the product for \$5895.00 after I spent \$97.00 to get to speak to him. He told me over and over that I would make my money back in 2-4 weeks; before I would make my first credit card payment he said. I have tried to call him several times and left messages and he has never returned my calls 801-901-1016. It has been 23 weeks since I started this and I have made no money. I was skeptical but he went on to say how so many other people were having so much success. They were going to hold my hand throughout this process since I didn't know anything about e-commerce. I made it clear I didn't know anything which made me a perfect target I think. I didn't know what technical questions to ask.

Ivan said I would be talking to coaches that would do all the work but tell me what they were doing as we went along so I would be learning as well. The coaches (Nathan, Trevor) rushed me through every appointment just telling me to watch tutorials and webinars. It was weeks from the time I paid to the time that they allowed me to build my web site. Yes, me. I built my website, set up an LLC, got a FEIN number, got my URL, interviewed dropshippers, set up a dropshipper, downloaded all my products, re-worded all the descriptions, added meta tags, wrote my own blogs. I did everything with little to no help from my coach. The only help Trevor gave me was to tell me which tutorial to watch next and brag about how much money he makes and that he is the best coach they have and I will make all kinds of money too.

In fact if I do make money they will have to pay me my investment back so they have me going in circles to make sure I don't get this web site off the ground. I asked Scott for a refund on 8/20/13 and he flat refused saying they delivered on their contract. I advised I was asking for a refund in good faith and he said do what you have to do, we will not contact you again with a refund or anything else.

