



State of Utah
Department of Commerce
Division of Consumer Protection

RECEIVED

SEP 25 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

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]	Same
City	State	Zip Code	
[REDACTED]	[REDACTED]	[REDACTED]	
E-mail Address			
COMPLAINT AGAINST			
Name of Business Entity		Daytime telephone number	Other telephone or facsimile
Prime Corporate Services, LLC		855-577-4639	
Street Address			
12226 S 1000 E Ste #10			
City	State	Zip Code	
Draper	UT	84020	
E-mail Address		Web Address (URL)	
support@primecorporate.com		WWW.primecorporate.com	
TRANSACTION INFORMATION			
Amount of Transaction	Date of Transaction	Method of payment for transaction	
\$7440	Feb 21st - 24th - 26th 2014	Credit Card	
Did you enter into a contract with the supplier?			
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Home- [REDACTED] phone			
Was the product or service advertised? If yes			
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/> [REDACTED]			
How would you like to see your complaint resolved?			
Money Refunded to my credit cards - Bank of America 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"/> [REDACTED]			

SUMMARY OF COMPLAINT

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

They said I needed their tax service and that I would need them because I was going to make a lot of money with their affiliated company. I didn't receive any benefits from setting up an LLC + EIN and they said it would take a lot of work setting it up. I asked for a refund but they said they spent a lot of time doing it. I didn't know it was free to set it up and that I only needed to fill out a few forms. They kept telling me I needed them and couldn't survive without them that I was going to make a lot of money with their affiliate over and over that everything had to be legally right. I told them it was expensive and I would get my money back in a year with all my sales. They falsely lead me along. I didn't make any money and I spent hours + months working at it. This is a scam and a bait and hook corporation. They said their services were guaranteed or my money back. If I got sick and couldn't continue I would get a refund. I had a nervous breakdown because with their affiliated I spent \$15,400, and then \$16,000 + \$2,890 + \$2,950. I am a senior citizen and I have been mentally disabled for over 30 yrs. These people pushed and pushed their business on me until I broke down and gave in. I have a power of Attorney from my son Nolan Solano and I am not supposed to sign any legal papers. I am asking for a full refund of \$440, and monthly service charges of \$80. Service was charged on Feb 21st, 24th + 26th 2014. Curtis, Seth + Fred Seymore were the people who contacted me. 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 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 filing this complaint on my own behalf or that my authorized representative is filing the complaint on my

SIGNATURE

DATE:

Sept 17, 2015



State of Utah

Department of Commerce

Division of Consumer Protection

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JUN 24 2014

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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

Prime Corporate

8555774639

Street Address

12222 s. 1000 E. Suite 2

City

State

Zip Code

Draper

Utah

84020

E-mail Address

Web Address (URL)

lcsupport@primecorporateservices.com

www.primecorporateservices.com

TRANSACTION INFORMATION

Amount of Transaction

Date of Transaction

Method of payment for transaction

\$4,300.00

09/12/2013

Credit Card

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

NO ☐

YES ☒

09/12/2013 over the telephone

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 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 ☒

YES ☐

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On 9/12/2013 Prime Corporation charged my credit card \$950.00 for what they described as a standard Corporate Credit Package, then \$1,460.00 for a State Entity LLC and on 9/20/2013 they charged my credit card \$1,890.00 for what they stated a Tax Preparation Program. The salesman/telemarketer contacted me in follow-up to a prior business opportunity that was sold to me a few weeks earlier. Per contract, the following was indicated.

Four weeks coaching, phone support guidance on how to become business compliant, access to business compliance report, list of crediting reporting vendors, welcome call and welcome email, corporate binder to include stock certificates, corporate seal ledgers, establish a limited liability company, filing articles of organization, federal SS4 form for EIN number for LLC, operating agreement and tax service with monthly fees of \$29.95 and an annual renewal fee of \$299.00 due January 2015.

During the initial sales call, the salesman talked about the financial freedom I would have from my own business, he asked me about significant financial debts that I have and wouldn't I like to be debt free with financial options to enjoy the life I want to live. He said to achieve this, I needed to set up an LLC, which required lots of paperwork and would be difficult to do myself. I later found out this was not true, as anyone can do it online in a relatively short amount of time and for less money than they charged. The salesman told me that I needed their service for tax benefits. I mentioned that I had my own accountant; they convinced me that only their CPA/accountants were capable and had the expertise to prepare my taxes. "After all, we set up your business, so who would know better how to and what to file in preparing your income tax?" They told me that without their tax service I would have a high possibility of being audited. Contract states, with their service, they would represent me but an audit is unlikely. Statements sound contradicting, as though they are unsure whether or not I would be audited. I felt pushed by the salesman into purchasing their tax program. The recent income tax filing, they only prepared a schedule C form and told me I should give it to my accountant because they do not file taxes for a single entity. This was very contradictory to me, as initially, they told me that my accountant was not capable of doing my business taxes, yet, I was told to give him the Schedule C form to file with my personal taxes, which he did without any problem. I have not received any benefits from purchasing their Tax Sentry service because they have not done anything that my personal accountant could not do.

It seems impractical and rather deceptive to me that the salesman coerced me into purchasing tax services, when I did not have a business generating any income and still do not at this time. Another factor is that, I was asked to pay a monthly fee as stated above for no obvious service. The salesman told me that I would be making enough money to pay off the cost of their services. However, the salesman took about 15 minutes with the above conversation before he revealed to me the cost of these services. Then, I felt he rushed me through the signing of the contract without giving me enough time to read before signing. In addition, when I told the salesman that I did not have the money to purchase their other services, the salesman, me told me to call my bank to increase my credit limit on my credit card. He also told me, that they would transfer the credit cards amounts to my business so I would not personally have to pay them, the business would. Yet, to date, I have not made any sales but have to be struggling to pay back monthly credit card bills for failed and incompetent services that have not provided any financial benefits or the financial freedom that was promised. They told me that with a business, I needed to establish business credit and line of credit. I understood business credit is established usually by purchasing products from a business entity, then making payment on time to maintain credit credibility. I refused however to establish any line of credit. I am requesting a full refund of my money because I have not gained any utility from the services and it was based on the reassurances that convinced me to purchase the services.

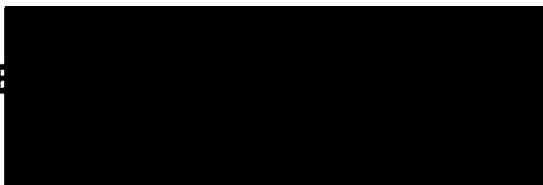
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SIGNATURE



DATE:

6/13/14



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Department of Commerce
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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 _____

Prime Corporate Services LLC

855-577-4639

Street Address _____

12222 S 1000 E Ste 2

City _____ State _____ Zip Code _____

Draper

Utah

84020

E-mail Address _____

Web Address (URL) _____

TRANSACTION INFORMATION

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

\$1860, \$2950, \$2890=7700

1/17/2014 & 1/21/2014

Credit Card

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

NO ☐ YES ☒ One computer 1/17 and 1/21

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 my money back all but the \$200 needed to file the LLC

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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I was contacted by Pnme Corporate Services on January 17 and 21, 2014

The packages I purchased were purchased on

1/17/14 \$2950 (Compliance)

1/17/14 \$1860 (LLC)

1/21/14 \$2890 (Tax Plan) + Annual fee \$329.99 + monthly fee \$29.95 (Tax)

The salesmen Steve Harward and Ryan were telemarketers who referenced Catalyst Coaching and sold the services over the phone.

According to the contracts I was to receive:

Corporate Credit and Business Compliance

Establish LLC, to include corporate binder and corporate seal with ledgers

Tax Preparation, State & Federal Tax Returns, Quarterly taxes filed as needed, personal and business taxes prepared, Emailed tax planning guide

It was said that with the LLC our personal home and credit would be safe from the debt incurred by the business. But of course with the money I would make with Catalyst I will be able to pay this back easily. Since Catalyst was mentioned I assumed they were part of the package that was needed. I want to mention that it costs \$125 to file an LLC in NC. I was told with the tax package it would give us an advantage over anyone local because many local CPA's do not know the tax laws governing home/online businesses and would not be able to do online business taxes like they could and local would be very expensive. I was lead to believe that setting up an LLC was difficult and required a lot of paperwork and without this service our assets would be at risk. We would be exposed to law suits and possible business audits without this service. I received phone calls every 6 weeks, most of them were received on Wednesday morning and a message was left on my machine. I was asked to sign up for credit cards under the company name and spend at least \$50 on each in order to have it reported to build up my Dunns and Bradstreet Paydex score. If we got our Dunns credibility up it would be possible to obtain credit that would have delayed payments or no or low interest loans in order to allow my business to move forward without threat of bills not being paid.

Because of the high pressure scare tactics used by the telemarketers I was under the assumption that if I did not purchase these services that our personal assets would be at a high risk and if I attempted to do any of this on my own I would mess it up and there would be harsh repercussions.

Credit Card information was verified before I saw the contract and time to read the contract was minimal. If I had been properly informed by the telemarketer of the services I could have seen how simple these tasks were and how little they would actually be doing. I would like to mention that I have tried to resolve this directly with the company but without success.

I feel that because of these deceptive practices and misrepresentations I would like a refund of \$7700 less the actual cost of securing the LLC or \$7500.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: 

DATE: 9/15/14



State of Utah

Department of Commerce
Division of Consumer Protection

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AUG 15 2014

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Daytime or Work telephone

State

Zip Code

COMPLAINT AGAINST

Name of Business Entity

Daytime telephone number

Other telephone or facsimile

Precision Business Services

888-656-1293

Street Address

923 S River Rd Suite 205

City

St George

State

Utah

Zip Code

84770

E-mail Address

Web Address (URL)

customer care@precisionbizservices.com

TRANSACTION INFORMATION

Amount of Transaction

Date of Transaction

Method of payment for transaction

12/28 2000, \$885 11/6/2000 12/28, 11/6

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?

Complete refund of all funds paid

OTHER INFORMATION

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

NO ☐ YES ☒

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I was contacted by Precision Business to help me setup my business and my LLC. They said they would file all the paperwork needed to setup my LLC. This was completed and sent to me and I sent in my application. I then received a call from Precision and an up sell to set up my business plan and help build my corporate credit. I never received a business plan and then I got a call to go on a website and that I could do the corporate credit on my own. I never heard from them and they charged me \$1999 a month for services that was not being offered. I later received a call from a different company trying to sell me the same services and when I told them I already had Precision and they questioned why wasn't my corporate credit already built. They charged me for services and I still don't have a corporate credit.

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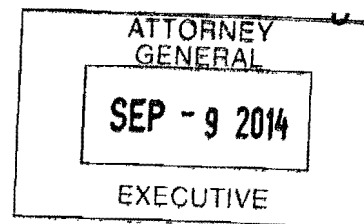
SIGNATURE

DATE:

8/14/14

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

RECEIVED
SEP 15 2014
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My name is [REDACTED]; I worked for the City of [REDACTED] for 25 years and in 2000 Me and my wife retired to [REDACTED]. In 2009, my wife separated from me, so I moved back to [REDACTED] and bought another house, so now I have two mortgages and two households to support. I am on the 'federal do not call list', which did not prevent these companies from calling me. I am 61 years old and retired under the state of Nevada retirement system and have a limited income. I had no health insurance and do not make enough money to pay for Obama care. I was contacted in November of 2013 by Paul Brown, 801-854-1356, with a company called prophet siege that was affiliated with an education and training school called Advantage Education, and they told me that they can help me make \$2000 a month with just a few hours of work each week. They would be able to maximize my investment money and use capital leverage, using the banks money to make money. They talked about the return on investment, the more you invest, the more you make. They sounded reputable so when they requested \$47.00 on Nov 18, 2013, for the program to help me financially survive, I invested it. This was documented on my bank debit card account. This is how shady businesses get you hooked, little at first and then slowly draw you in with what you are told are mandatory expenses.

Advantage Education LLC, 65 E Wadsworth Park Suite 230, Draper, UT 84032, 855-563-3033

Advantage Education Coaching 877-436-5229

Advantage Education moved to 3300 North Running Creek Building G Suite 200 Lehi, Utah 84043

Next I was contacted by William Kelsall, 801-335-5015, wkelsall@Advantage-e.com, he was a coordinator. He said that I would have 4-6 weeks of scheduled proactive coaching sessions, each session would be 1 hour long. Over the phone and on the computer, they would provide all the software needed for real time internet and screen sharing

Phase 1 of the business, they would build a custom designed website with my involvement, I would work with a web designer.

Phase 2, products, working with product specialists to train me to get hot sellable products, using wholesalers, manufacturers, holding or storing products and everything would be fully automatic.

Phase 3, marketing and advertising, which was supposed to bring traffic to my website using Google, Yahoo, and Bing. This would require a rating of 1 to ten in order to make the business successful, they would make it 7 or better. By using affiliate marketing or linking from other websites to get the percent needed. They would evaluate web sites to link to me to ensure that it would not bring down the ranking

Around DEC. 2, 2013 Advantage Education which was connected somehow with prophet siege called me and said that they had a one-time upfront investment for my business of \$3,535 (Discover card) to teach me how to make the money that I needed. They said that they would supply a 100% satisfaction guarantee in writing in a warranty of service. I could be completely confident that I would not lose my investment.

They said that they use a regulated registration and compliance, to sign and back up their warranty. They said that they were working with me to guarantee that I would meet my goals, within 30 days I should be making from \$1,000 to \$2,400 from the business. Typically in 3 months most people make from \$3,500 to \$6000 in revenue, within six months \$12,000 and in a year \$18,000.

There would be a \$39 (Discover card) hosting fee for the website, but they would do it for free for the first three months.

Anna the secretary 855-563-3033; email support@advantage-e.com and coaching was available at 877-436-5229 from 7am to 7pm; student relations manager was Kamron Roberts at 801-653-4774. Every Monday at 5:30 I was supposed to have a training session with Isaac. These sessions became motivational sessions to keep me on the program, they did not train me to run the business. The first one, 5 keys to using the internet.

1. Determine your why (Paratoo's Law) Financial Freedom, Time Freedom, end Stress
2. Treat it like a business, Success needs work, Take it serious, schedule, start and finish. Track your results, education is all about the job
3. Take action, don't procrastinate
4. Avoid Common Pitfalls, Must act, not give up, if you never start, you won't finish, don't let details overwhelm you, focus on one thing at a time, use your mentor. Devote enough time to succeed. Keep your goals in mind. Don't let others discourage you from continuing
5. Follow My Mentor, most important, they can help with their experiences to give you faster success

Now I think that there are a lot of little businesses, or one business under different names that call back and get a few thousand here and a few thousand there, saying that they can fix the problem with the earlier business that I dealt with. Right now I do not know who to trust because it appears that all the businesses, or most of them were just trying to get more money from me, and they were following a successful procedure that they have used on many people to fool them into paying them for worthless products.

On Dec 6th Prime Corporate called as another part of the program to legally establish a business. (Matt Hill 855-577-4639, mhill@primecorporateservices.com) Their financial firm would build a business just like building a house with the proper foundation. They would set up and register a limited liability business. Why, it would limit liability of a business, it would protect me. It would save 8%, avoiding self-employment tax, Medicare tax and social security tax. It also had excellent tax advantages, losses are recoverable and I could lead a corporate life style. It would limit taxable income, making me a self-employed home based ecommerce businessman. The Limited Liability Company always finds deductions for all my business expenses. They said that the expense (\$3,610, \$1950.-Discover, \$1660-Discover) was an investment in the program, like a hobby expense and the LLC makes it deductible. Sec 195 of the tax code, it is 100% deductible as a business expense. Obtaining my online compliance would help me be considered a real business. They said that 80% of small businesses fail because of lack of capital, so they will make a business credit program. First they will make my business 'business compliant', so banks and lenders view me as a real business. They will guarantee a paydex score of 1-100, a phyco score of 450-850. They will obtain business credit; put the credit on the business with interest rates below 10%. If the business fails, my personal credit is good. They will help me to follow the steps to legally protect my personal finances. They charged \$1,660 to my discover card for a structuring fee, and charged \$1,950 (the total \$4,610 mentioned above) for a business credit program to cover the debt for the business and to cover business expenses. My business credit coach would be Fred Seymour in their tax division, (702-685-2599) he would build business credit.

This was supposed to be the investment that would train me and make it possible to easily make the money I needed. Prime Corporate would charge \$29.95(StateBankOfSouthernUtah Debit Card) each month for an accountant and do my taxes which they said would allow me to recover all my expenses in starting up the company. By December

10th 2013 the Nevada Company "JAM Internet Ventures LLC" was formed with a fancy binder, a seal, and a business employer ID number for tax purposes. All this time I was being sucked in deeper and deeper, every time someone called they made many promises of financial success, saying that you have to spend money to make money. On December 16, 2013 my State Bank of Southern Utah debit card was charged \$2,890(StateBankOfSouthernUtah Debit Card) for the Prime Corporate Savers Tax Plan (Tax Consultant Curtis Harward, Curtis@primecorporateservices.com, 855-577-4639). They would do everything necessary to use the Limited Liability Company to get the most benefit. That is why they needed a CPA or attorney to itemize deductions. They would provide a tool, the business tax planning guide, or tax tracker to make sure that reporting and organizing is all done right. Tax Century would make a corporate Vail for saving on taxes. They did my taxes for 2013, but did not do anything for the business. I could have done my taxes and gotten back the same amount on my personal taxes. All this time I was paying \$29.95 a month for an accountant.

On December 23rd I was told to give \$4,000(StateBankOfSouthernUtah Debit Card) to Gogo Dropshippers, until this day I don't know why. Dropshippers are companies that sell products wholesale to you so that you can make a profit, but will ship the product directly to whoever orders from you. So under the direction of Advance Education I spent about three weeks contacting dropshippers, and eventually I found one, Dean Safe, who would work with me. So including miscellaneous costs to have computer access to the advantage education website for training I had spent over \$15,000 by the end of December. They said that the training and time spent on the job would be about four hours a week. From December 6th I started devoting all day Thursday and Friday to working on the Job and am still spending both those days trying to get back my lost money. I was not given personal direction, any instructions were very general and I spent hours trying to contact someone to get questions answered.

Then on Monday January 6th I was contacted by Ignite Web Services 866-923-1702, come to find out they are the ones that would build a fully functional website that would do all the work of selling safes, ordering the safe from the dropshipper and paying him and keeping track of all the business operations. Ignite Web services took \$12,100 from me to provide the website that was needed. (\$1,300 StateBankOfSouthernUtah Debit Card on 1/6/2014, \$6,000 discover card on 1/8/2014, and \$4,800 (StateBankOfSouthernUtah Debit Card on 1/14/2014) I was not supposed to invest this kind of money. I was being sucked in deeper and deeper into this business, they would say this is an investment, you will get your money back, and you have to spend money to make money. But, I think that they are doing this all over the country to retired people who are honest and trusting and that can be scammed of their life's savings; even though we know that there are unscrupulous people out there, we foolishly trust that there has to be some responsible businesses out there. The trouble with doing business over the phone and over the internet is that there is no personal contact. You either trust them or not, Advance Education took me online to the Better Business Bureau and they built up my trust in their program saying that they had a good rating and can be trusted.

Different partners of these companies called with parts of the business that was necessary for the business to succeed. There came another monthly fee of \$29.99 to move the expenses away from my personal credit and onto the business's name. On January 23 2014 I had to pay \$370(Discover Card) to a company called Betasecure.com. On January 30, Ignite Web services needed \$2,150(Discover Card) to make the website profitable. They were supposed to call me and walk me through the website and train me and make the website completely functional. (Ignite Builder, 866 923 1702, fulfillment@ignitewebervices.com, 877 436 5229, ext. 4)

Scot (business planner), Jason Alexander (get it done guy 801-683-2492) Ryan (niche consultant team 206-602-3681, networks and social platforms) (ignite web pay per click Adam Morgan 866-923-1702)

Promises are cheap. Thursday and Friday they would not call, I would call and get a recording, or send emails and get automated responses, and when a human did email me they did not address all my concerns. They led me to believe that the website was up and any day now the sales would be coming in to help me recover my lifetime's savings

that I had spent so far. Another partner of the business setup called on February 21, 2014, Impact rankings (206-455-8135 Washington State) needed \$4,800(Discover Card) to move me up in the internet search engines and get people to my website. They would make the site profitable. This was supposed to be a forever service that would use keywords, metta-tags, and search engine optimization to ensure hundreds of people would be going to the website each day. They also used the name Impact Solutions. All these things were presented as investments in my business that would not fail to make it a success. On March 7 Impact Solutions (support@impactrankings.com Branden Futter, Ryan 866-602-2681 worked with social indexing, Thomas, Ted) got me for another \$3,500(Discover Card). They would use google recognition and facebook to make my website profitable; they promised that they could make it profitable.

I did not think of myself as a fool; these people would spend hours on the phone on a Thursday or a Friday convincing me of the need to invest more money in the business to make it successful. Each time they would say, "This is the last you will have to pay or all the money spent so far was wasted".

On March 21, five star quest, (866 648 1537; 27111 167th PL SE Suite #105-177 Covington WA 98042) also known as Advanced Marketing Group got me for \$2,199(Bank Of America) to use social media marketing; they had a \$99/month usage fee. (Charles Dale Elder 866-648-1537,ext. 700, direct line 253-355-2445, Lisa Lopez, ext. 701, 5starquestservice@gmail.com) (Adam Morgan PPC specialist 801-613-7739. ppc@fulfinent-team.com) They made me promises of using google, twitter and Facebook to get people to my website. They were not connected to other companies that I was dealing with as far as I know. I think that they were an honest company although they sold me something that I did not need and would not do what they said. The kind of traffic to my site that they would generate would be just inquisitive lookers, not serious shoppers. They looked at my website and said it was good, but it needed their help. Also they talked about helping me get a virtual office so that if someone called my business an electronic secretary would answer and help my business seem more professional. They were supposed to aid me in getting a business line of credit using their advanced procedures. www.bsocredit.com was their website that would accomplish this and it had an advanced marketing team behind them, 800-715-1772.

Around March 22 I was contacted by Business Source One 888 221 2789, They scammed me for \$8,000, but I have recovered all but \$3,000 that is still a temporary credit, they were listed as a scam company on the internet, so I think that they will not challenge the last temporary credit.

Jarvis Carson with creative.Com helped me to see that this was a waste of money and a scam that was costing me \$199.00 more a month, so on June 20th; I canceled any services with them by phone and Email.

On April 14, I was contacted by Olive Branch Marketing, aka Paramount Business Solutions, out of Jersey City New Jersey, Kimberly (secretary), Zac Peterson (Sr. Director 307-316-0953, his assistant Jason York (201-604-3643) and Andrew Owens, They said I needed a business plan to get corporate credit. The legal papers I signed said that the business was located at 51 Harrison Street, Hoboken, NJ 07030 (877-213-0991). They guaranteed me 5000 hits on my website. If 5% of them bought a safe I would have over 250 sales a month. They wanted \$7,000 for the business plan, but they pressured me on April 24, 2014 for \$1,097(StateBankOfSouthernUtah Debit Card) and on April 21 for \$1,900(Discover Card). It is unbelievable how they just kept sucking me in deeper by making me believe that they would really help me turn the business around.

On April 17th, 2014 Business Solutions Online called and said that they were offering a small business credit program. They promised to very quickly get all my money back from the business and keep the debt on the business. They explained that they needed to create a S Corporation that would allow all of my debt to be put on the corporation and that they had a program of business credit strategies that would get all my money back within a year. Well, their favorite words were "investment" and "you have to spend money to make money".

Then I started getting calls from Jarvis Carson of Kreative.com. He has a business where he works one on one with someone like me to get their website working and profitable, by this time I was trying to not listen to anyone who calls. So he starts looking at my website and all the people who I had dealt with and he starts telling me that many of them were just scam companies who tricked people like me out of their money. He takes me to the Better Business Bureau and shows me Business Solutions Online had a F rating and was dropped from the BBB. They are a scam company, so on March 22, I challenged the \$4,000 and got the temporary refund to my account and if they don't challenge it within a specified time it will be permanently credited to my card.

Another company called around April 10th, Olive Branch Marketing Group (William Sinclair, paramountbizsolutionsllc@gmail.com), they also promised to get my website working by getting customers into the website. I paid them \$3,000(Discover Card) to get guaranteed customers to my website. Then on April 21, Paramount Business Solutions contacted me and convinced me that to get my investment back I would need a business plan. It was very complicated, but they convinced me that that was why I was not getting the debt off me and onto the business. They got me for another \$2,997-(\$1,097-StateBankOfSouthernUtah Debit Card, \$1,900-DiscoverCard) . Then the person who seems to really help me, Jarvis Carson with Kreative.com tells me that Olive Branch Marketing and Paramount Business solutions are the same company. I went on the emails they sent me, and they had the same phone number. On June 26th, I phoned and emailed info@olivebranchmarketingllc.com and told them to stop all automatic debits from my bank and stop whatever they were doing (not) for me.

Prime Corporate Services has been calling since December about my Dun & Bradstreet number. Dun & Bradstreet are a monitoring business who lists business to ensure that they are legitimate and is used to rate them for credit. I applied in December and it was supposed to take a month to get the number and approval. Fred Seymour with Prime Corporate called each week to see if I had a number yet. In April he gave me the number to call and talk with Dun & Bradstreet. Apparently the website that I was given to sign up did not give the application to Dun & Bradstreet, and I needed the Number because I've waited so long. I was led to believe that this was what was holding up the business credit. On May 1st, the lady said that I could get it in a week if I paid \$500.00, after hearing my story she gave it to me for \$479.20(BankOfAmerica Debit Card). This is a legitimate business.

On May 1 my best friend said that he wanted to help my business by buying a safe. He did not want to use his credit card so he gave me \$100. And I used my credit card to order him a safe to be delivered at his apartment. The sell went through and PayPal took the money but the safe never came. Eventually I realized that the website like everything else was a worthless scam. I tried to contact Ignite Web Builders but without any real help. Sometimes the answered some questions and ignored others. I was coming to realize that I was way in over my head and that even an intelligent person could not succeed with what I was given.

On May 8th the Business Network, (who said that they are no part of business Solutions online that I canceled earlier) called me and said that they would be able to get most if not all of my investment back if I created a S Corporation. Jack Thompson spent most of a day explaining how they could do this. He said that with a S. Corporation there are 330 tax Deductions verses 30 for a LLC. With it I can recover all of my startup funds. I would benefit from all the corporate discounts. That with a S. Corporation you can go back 3 years to get deductions and incentives for the company. He summarized my situation as: with my LLC I lose all the \$50,000 that I had spent at that time whereas with the S. Corporation I get everything back. I end up spending \$8,495(State Bank Signature Visa) for the S. Corporation. Jarvis Carson of Kreative.com thinks this is the same business as Business Solutions Online. I am calling them after I finish this letter. I called two numbers and left two long messages and asked them to call. (Daniel, 385 205 3014 Jack Thompson 888 798 9845, 385 205 3015 private number, Tony Burton, 801 900 5871, 385 205 3009, 888 763 7710-client line, tburton.thebiznetwork@gmail.com, says I can get 30-50 thousand in grants)

Around May 15, Johnathan Long(801 561 3880 ext. 101) along with Bradley and Alex along with their expert Robert Dunson (801 561 3880 ext. 114)from Ecomm Express call me and told me how worthless my website is and that Ignite Web Builders was finished with me and that I had a worthless website that could not make any money. They specialize in fixing web sites and they can easily make mine profitable. They would provide an amazon account, or that was another name for Ecomm Express, my notes show both possibilities. I am financially on the edge and am pulling out my hair. They talk about their Amazon Affiliate Program and say they have the blessing of Advantage Education. They pass me on to Richard Fry(801 561 3880 ext.109) and David Ross and Monday I am speaking with Bradley Roman and they look at my website and tell me how worthless it is and how they can fix it. They pass me on to David Ross and give me the number of \$7,995(\$5,995-Discover Card, \$2,000-BankOfAmerica Debit) . After that they come up with another \$7,005(US Bank Signature Visa). That is a total of \$15,000.(\$5995-Discover, \$2,000 Bank of America Visa, \$7005 State Bank Signature Visa) (Alejandra-secretary, 877 822 8633-CustomerService) It takes a couple of hours but the pressure me and I put it on three credit cards that I have. They made so many promises about how good they were and how they would get so many people to the site that it would be making money in a few months.

Jarvis Carson has shown me that there was nothing wrong with the website from ignite builders which could have been fixed for much less than what Ecomm Express charged. He said they did not build a new website that they are just out for the money; That Amazon affiliation would not do me any good, they were just throwing out a big name to catch my attention. He said that Ecomm Express was just taking my money and their marketing would not get serious buyers to my site, so I canceled the monthly service cost from them. Since they were clearly not truthful with me I initiated cancelation of the charges to the credit cards. I may not get the \$15,000 back because they are cunning and masters of taking money from inexperienced people looking for a honest way to make money. As of the end of August 2014 they have challenged the \$2000. Dispute with Bank of America and the temporary credit has been reversed. I made another complaint about them not doing what they said, but have not heard any more.

Around May 29, Business Solutions Online charged \$1,000. To my US Bank Signature Visa and \$3,000 to my (StateBankOfSouthernUtah Debit Card) I have received temporary Credit, but it may be challenged.

So now from December 2013 until June 2014 I have lost over \$76,000. I feel that this same series of events have been executed on many, many others like me. I thought that I was a cautious person. I saved money all my life and worked for my funds to retire and now I may lose everything that I have and end up homeless on the streets. That is the worst case scenario and I am doing all I can to keep up with the interest payments on the credit cards and pay my way out of debt. There is a big possibility that I will not recover any of the money I put into this business. Right now I am stopping all expenses and just trying to make it through this year. I don't know if I can get any help with the justice system, if I can prevent anyone else from going down this road I would be happy. Jarvis Carson says that these companies do this for a year until they are shut down and then just form a new company and do it again to someone else. If this is so then this kind of predatory business practices will go on and on. I am sending this email to the local Las Vegas Metropolitan Police Department, The Attorney General, and the Federal Trade Commission as Jarvis Carson suggested. The real irony of this situation is that Jarvis Carson may have been the company that would have sincerely helped make my business a success, but now I cannot afford the chance of spending any more money, I have had it and do not trust anyone enough to do more.

Sincerely





State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

MAY 27 2014

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

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 ☒

on the internet they called me.

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

NO ☒ YES ☐

How would you like to see your complaint resolved?

Methods for some starting something like this should not be over the phone or on the internet. Better laws against what they do and be taught what is all entails not that you have to do it. They had me in a business before I locally had a business up and running.

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 got talked in following through with Prime Corp. and ended up with a business LLC before they even taught me how it was all going to work. They had me getting tax payments before I had sold anything and (never did) I talked to so many different people I didn't know who was who.

Frankly it was putting the cart before the horse, before I knew what was what they got me to get all the paper work wrong collected and already to pay taxes on a non existing business.

Made my head swim.

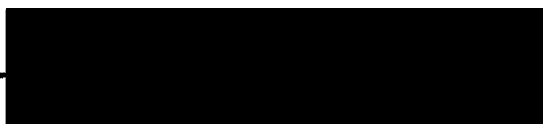
CONTINUE ON A SEPARATE PAGE IF NECESSARY

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: 5-22-14



RECEIVED

State of Utah MAY 16 2014

Department of Commerce DIVISION OF
Division of Consumer Protection 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 Web 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 _____

7,700.00

12/05/13

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 ☒

12/05/13

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

NO ☒ YES ☐

Solicited

How would you like to see your complaint resolved?

I would like 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

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I was solicited with their services for my new Home based LLC for internet sales. They were going to help build business and take care of my business and personal taxes. What I've received is an email with companies to do business with who report to Dun and Bradstreet. My taxes have not been done and I've been told they filed an extension. I have never been late with my taxes and have no idea if I'll be getting a refund or paying in. Very stressful after beginning a business for the first time.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____

DATE: 05/15/14



State of Utah

Department of Commerce
Division of Consumer Protection

RECEIVED

APR 14 2014

DIVISION OF
CONSUMER PROTECTION

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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
Prime Corporate Services	855 577 4639	
Street Address		
12222 South 1000 East Suite 2		
City	State	Zip Code
Draper	UT	84020
E-mail Address	Web Address (URL)	
Support@PrimeCorporateServices.com	www.primecorporateservices.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$6,500.00	02/22/13	Credit Card - AmExp
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 am seeking a full refund of \$6,500.		
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, Wisconsin DATCP, FTC		

SUMMARY OF COMPLAINT

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

I was charged a total of \$6,500 on 2/22/13 for LLC Setup, Tax Preparation and Credit services. The salesman was a telemarketer who sold the services to me over the phone. This was an upsell strategy that was affiliated with a prior business opportunity that was sold to me less than 3 weeks prior to 2/22/13. According to the contract, I was to receive an LLC setup, tax preparation services and a business credit program. The salesman said their services were needed in order to receive special tax benefits. The salesman stated that I would be able to make enough money to pay off the cost of their services. The salesman insinuated that it was a difficult process to setup an LLC and that it could not be done (should not be done) by myself. This is completely untrue as anyone can do it online for a few hundred dollars or less. The salesman also said that setting up an LLC required many hours of work and required lots of paperwork (again, not true as anyone can do it online in a relatively short amount of time). The salesman went on to say that my assets would be at risk unless I purchased their services. They also said that I would be exposed to lawsuits if I didn't buy their services. The salesman rushed through the contract signing process and was eager to close the deal. It took 15 minutes for the salesman to inform me of the pricing (LLC-\$1,660 Tax Prep-\$2890 Credit Services-\$1,950) TOTAL \$6,500. The Credit program was 'reduced' from \$2,950 to \$1,950. The salesman said that my local CPA wouldn't be able to do online business taxes like they could since this was a 'complicated' process. The salesman also stated that I would be at a higher risk of being audited if I did NOT buy their services. The salesman further stated that it would cost too much to have a local accountant do my taxes. This was a complete untruth as I ended up having my local CPA do the taxes and everything went just fine for a fraction of the cost. The salesman knew that I hadn't made any money yet as they had been given my lead information from the VIPTEAM BIZ group and that I was just starting out with my new business. The salesman asked for the my credit card info before the I was allowed to see the contract.

The salesman did NOT explain what the monthly charges were for during the sales call. I never received any monthly services so there was no reason for the company to charge a monthly amount. I found their monthly charges to be deceptive and exploitative. I did NOT receive any consultation regarding forming a business. In terms of customer service, the entire package of services were extremely expensive for what I actually received. I didn't really get much of any value for the services purchased. Items received included a DUNS number, an LLC set up, an EIN number and a 'Minute Book' binder with the LLC papers in it. Regarding the Tax Services and the Business Credit Program, I received NOTHING. I was under the impression I was going to be receiving a lot more than what I actually got. I ended up using my personal accountant to do my 2013 taxes and there were no problems in doing so, which contradicts what the salesman told me on the phone. Regarding the business lines of credit, I felt that a 'business credit' or 'lines of credit' meant that it would allow me to establish a solid line of credit with the banks to increase my borrowing power and decrease my interest rates, allowing me to pay bills and get a good DUNS rating. In reality, I received NOTHING. I was told to go out and apply for some corporate credit cards. I was denied on 3 of them and did get 1 card. The vendor did NOT do any work for me regarding this portion of the services - I had to do all the work. I received virtually NOTHING for the corporate credit program. Overall, NONE of the vendor services met my expectations. I am demanding a full refund of \$6,500 for all 3 of the services that were purchased from the vendor.

I have sent an email to the company cancelling all services and demanding a full refund of \$6,500.

I am sending in copies of the contracts as well as a copy of the credit card charge made to my account.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____ **DATE:** _____



State of Utah

Department of Commerce
Division of Consumer Protection

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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 facs mile
PRIME CORPORATE SERVICES	855-577-4639	
Street Address		
12222 S 1000 E Ste 2		
City	State	Zip Code
Draper	Utah	84020-8278
E-mail Address	Web Address (URL)	
steve@primecorporateservices.com		
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
3880\$	February 5 and 7, March 4	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"/> Draper, Utah. February 5 and 7, 2013. Amendment March 4, 2013.		
Was the product or service advertised? If yes, give location and date.		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/> It was an unsolicited call.		
How would you like to see your complaint resolved?		
I am asking for a refund.		
But before all, it is important to inform you that throught BBB of Utah, I have already exchanged letters for 2 months with Prime Corporate Services. After this period, BBB came in to arbitrate and closed the case on July 12, 2013 as beyond purview due to the March 4 Amendment. So first of all, I need to know if you can accept my case despite this Amendment.		
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 of Utah. Salt Lake City. Lorie West, councelor, 801-892-6009		

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.

Two companies are involved in this complaint :

1. Advantage Education, Draper, Utah
2. Prime Corporate Services, Draper, Utah

The actual complaint is against Prime Corporate Services. I have described the events in chronological orders in the following pages.

I will also file a complaint against Advantage Education

(Sorry for not writing more on this page, characters are too small for me.)

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: July 25, 2013

1) January 13, 2013

I decided to learn internet marketing. My goal was to replace my income. I had no previous knowledge of that field (I am 59 years old. My net annual income is less than 18,000\$/year. I live in a small village (4500 residents) in Quebec, Canada.

2) January 20 to 25, 2013

I saw an ad on www.coolhandle.com asking: "Do you want a free website?" I clicked on "yes" and wrote my phone number as suggested. This ad was from Advantage Education (Draper). A few days later, on January 24, 2013, I received a phone call from their representative Mr. John Reed (801-701-2040) I also talked to the Director, Mr. Shawn Idmonds (801-386-5239). The highlight of this conversation was that I would or could have 10000\$ after 6 months. I was extremely happy. I thought this project would save my life. I enrolled with them the same day for a 9-month program in internet marketing. I paid 4500\$ with my credit card.

3) January 28, 2013

I received a welcome call from my coach Nico C. on January 28, 2013. This call was the beginning of my program.

4) Between January 28 and February 4, 2013

Without my knowledge or consent, Advantage Education gave my name and phone number to Prime Corporate Services. I found out recently that there is a clause of confidentiality in my contract with Advantage Education. This clause states that: "Marketing Company acknowledges that he may obtain confidential personal and/or business information from Client and agrees to keep and maintain such information confidential and not to disclose or use such information without Client's prior written consent".

5) February 2, 2013

Mr. Curtis Harward from Prime Corporate Services called me (just 5 days after my welcome call from Advantage Education). As I was not informed by Advantage Education, PCS's phone call was totally unexpected and unsolicited.

Mr. C. Harward told me that his company was working with Advantage Education and that having an LLC would be beneficial for my internet marketing business because more and more American companies require affiliates to have an LLC. (I found out later that about 15% of American companies require affiliates to have an EIN).

At that moment, I understood that registering an LLC was part of my program (but I could not understand why I had not been advised by Advantage Education).

I asked Mr. Harward if I had to register an LLC right away and the answer was that it takes three weeks to have the papers done. From that answer I understood that I would need an LLC as soon as possible, so I felt a sense of emergency to sign for their services. I thought also that if I have to register an LLC now, it was a sign that money would come fast.

At the beginning of my program, my hopes and expectations of creating a bright financial future with internet marketing were very high. I trusted Advantage Education and I had faith in their program, so I thought I had to trust Prime Corporate Services too. But in fact, I felt insecure and under pressure to accept to enroll with Prime. I had no experience and no knowledge to evaluate their services.

While listening to Mr. Curtis Harward, I was fighting to reach some agreement with myself. I did not have the financial means to pay for the services and I talked about my financial situation.

I was hoping that he would provide me another option than buying now. But there was no other option. He had answers to all my questions and my doubts and I did not find any way out. I am now convinced his only interest was to sell me his services during the call. His call was certainly not in my best interest.

Mr. Harward sold me a very expensive package to register an LLC and an EIN in Utah. (Now I would say the cost is abusive compare to what I saw on internet). I felt very confused, I felt pressure and I felt obligated to accept his offer. (After doing some research, I understood they had used high-pressure sale tactics.)

I signed two agreements for this package:

- On February 4, I paid 2990 \$ to register an LLC plus 59,95\$ monthly fee.

- On February 6, I paid 1890\$ to register and EIN plus 29,95 \$ monthly fee for a monthly Tax Preparation subscription. I was offered 1000 \$ reduction because I was hesitant. At the end of the call, I felt so bad that I was crying on the phone. Mr. Harward told me to "stay focus" and I tried to control myself.

6. Why did I sign in spite of my doubts

- Because I was very confused. I felt under pressure and obligated to sign.
- Because I thought it was part of my program.
- Because I was not offered any other option than buying now (even if I asked if I could wait later).
- Because Prime Corporate Services told me they were working with Advantage Education and I trusted Advantage Education
- Because I believed in a bright financial future with my internet marketing program.
- Because I wanted to do what was necessary to succeed.
- Because I thought I would soon make enough money to pay for the cost of the LLC
- Because I was at the beginning of my program and I could not evaluate objectively if it was the right time to register an LLC
- By fear, by ignorance but mainly because I was pressured to do so, I sign for the services

At first, before I could understand what was really going on, I tried to convince myself that I had made the right decision, but I was always feeling bad and I could not find any peace of mind. Ever since day one, it has been a financial and emotional burden in my life. This burden weights so much that it has seriously undermined my ability to follow my program. I had no energy and I felt no joy.

7. Clearing up my mind

As I was working with Advantage Education, it cleared up in my mind that it was way too early for me to register an LLC. The more I studied, the more I saw how inappropriate it was for Prime Corporate Services to call me so early in my training program. I strongly felt that they had taken advantage of me.

8. End of February. Phone call to Prime Corporate Services for a refund

After I cleared the confusion in my mind, I called Prime Corporate Services to request a refund. I explained my dissatisfaction and told Mr. Harward that I was not advised of their call and that I could not know if it was the right time for me to register an LLC (in fact, I did not even know if it was appropriate to have one)

I insisted on the fact that I had signed because I felt obligated. I explained I was drowning and that I could not sleep because the financial burden was too heavy. I did not feel for one second that he tried to understand.

Mr. Harward refused to give me a refund saying that I had already agreed to sign and he added that our conversation had been recorded. I believed there was nothing else to do.

9. End of February, beginning of March 2013.

I explained my whole situation to Mr. Ken Dickensen from Advantage Education. For the first time, I felt supported. He expressed his disapproval in regards of PCS' approach. He said that PCS was not supposed to take advantage of their students. He also added that he would call them. And he did (I spoke to him afterwards).

10. The Amendment of March 4, 2013

After receiving the call from Advantage Education, Mr. Harward from PCS contacted me and told me he would see what he could do. I asked again for a refund and I repeated everything I had said the first time.

The following day, Mr. Harward offered me a 1000 \$ rebate and the cancelation of the two monthly fees. I said I was expecting a full refund. Mr. Harward told me he could not give me a refund because « the government has already taken the money. » I remember very well those words. They made me believe that PCS had given the government some thousands of dollars.

I asked what will happen if I don't accept the offer and the reply was: *in that case, things will remain the same*. So there was no choice, no room for negotiation. It was only "take it or leave it". I felt trapped and I signed even if I have never agreed to receive only 1000\$.

Later that month, I called the Utah Division of Corporations and Commercial Code in Utah and I learned that the cost to register an LLC is 70 \$ and that there is no fee for a tax number account.

11. May 5 to July 15, 2013 : Complaint to BBB

After a few weeks, I discovered I could file a complaint to BBB. I exchanged letters with Prime Corporate Services for 2 months. During that period, on May 29, I have dissolved the LLC and I sent an email to inform Prime Corporate Services.

After this period BBB informed me that the case was closed as beyond purview. The reason given by BBB was because I had signed an Amendment on March 4, 2013.

Conclusion

There is no doubt that the problem originates from the violation of the confidentiality clause by Advantage Education.

There is no doubt that if Prime Corporate Services would have had any respect or consideration for me when they called, they would not have misled me to buy their services and I would not have bought them.

There is no doubt that if Prime Corporate Services had called me a few weeks later, I would not have bought their services either.

There is no doubt that I fell into a trap set up by others and I am the only one paying for it.

It is unacceptable that companies can get away so easily when they abuse the trust of people.



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
		SAME
Street Address		
City	State	Zip Code
E-mail Address		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Prime Corporation	855-577-4639	
Street Address		
12222 S 1000 E STE 2		
City	State	Zip Code
Draper	Utah	84040
E-mail Address	Web Address (URL)	
Curtis@primecorateservices.com		
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$4,410.00	11-6-12	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"/> Prime Corporation		
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 back to my credit cards. Not only the \$4,410.00 but also the monthly charges of \$39.95 and \$29.50 each month		
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"/> Attorney General State of [redacted], FTC		

SUMMARY OF COMPLAINT

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

Prime Corporate Services LLC

12222 S 1000 E STE 2

Draper, UT 84020

855-577-4639 support@primecorporateservices.com

After signing for a money making program. On November 2, 2012 I received a call from Curtis Harward of Prime Corporate Services welcoming me.

He told me I needed an LLC and a State License. They had trained and experienced people who had done this numerous times. I couldn't do this myself and they do great work. I couldn't understand why I needed an LLC. I did not want a big business. I was charged \$2950.00 on my credit card. I told Curtis that I thought this was included in the original amount. Then the amount of \$39.95 was charged every month.

He also charged \$1480.00 and then \$29.50 a month on my credit card. This was a charge for taxes.

I needed them, that they would take care of taxes for me. They had experienced attorneys and experienced people to do this. If I chose to have someone local to do my taxes they would probably charge \$400.00 to \$800.00 a page. And a greater risk of being audited and they would not stand by me. I never received any help in keeping records, papers or any coaching in this area.

They did do my 2012 taxes with what I was able to get together.

On January 6, 2014 I called Prime Corporate Services got a recording, I left my name and phone number and that I wanted to cancel past and future withdrawals and I wanted a full refund. This was not a success for me. I did not get a return call.

I also called for a refund of tax charges. The girl told me I needed to talk to James. I couldn't just quit. James Ledbetter called me (855-577-4639). I told him they had not contacted me until December 26, 2013 for another charge of \$299.00 for another year of service. I told him that I was not happy. I felt that I had not benefitted from this service. He asked if Fred Seymore had contacted me. He had, I was to get a "Duns & Bradstreet" account and a corporate credit card and make connection with large business. I told Fred I had not sold \$500. He soon just quit calling.

James told me he could not do a refund, I told him he could and should.

I was sold services and guarantees over the phone with promises of making money.

I'm in my 70's and feel I was taken advantage of repeatedly. Had I been explained in the beginning I would not have signed up for this. I spent days trying to figure this out. Not only the loss of much time, money, health and having to choose between medicine or groceries.

The loss of so much by anyone is NOT acceptable. How many others have been taken advantage of?

I want a full refund.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE:

DATE: 2-12-14

RECEIVED



State of Utah

Department of Commerce

Division of Consumer Protection

JUL 28 2014

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
[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
Prime Corporate Services	855-577-4639	
Street Address		
12222 S 1000 E STE 2		
City	State	Zip Code
Draper	UT	84020
E-mail Address	Web Address (URL)	
[REDACTED]	[REDACTED]	

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$7,500 total	11/15/13 and 11/19/13	Visa card

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

NO ☐ YES ☒ on 11/15/13 and 11/19/13 via phone call

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

NO ☒ YES ☐

How would you like to see your complaint resolved?

I would like to get a refund of 75% of the total amount I paid Prime Corporate as I feel the services I did satisfactorily receive were only 25% of the total amount. The rest of the services I either did NOT receive at all OR were very unsatisfactory; I was told I would receive special tax benefits, etc and I was convinced I could not move forward without their services.

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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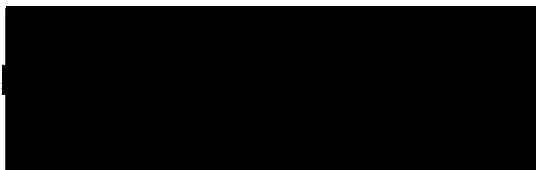
CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE



DATE:

7/21/14

Prime Corporate Services, LLC
12222 S 1000 E STE 2
DRAPER, UT 84020
855-577-4639
support@primecorporateservices.com

Re: Prime Corporate Services

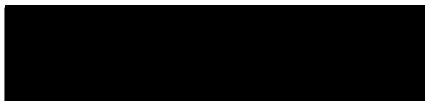
My name is [REDACTED] and I would like to tell my story as it began on November 15th, 2013 with Prime Corporate Services. On November 15th, I paid to Prime Corporate Services a \$1,660 charge and a \$2,950 charge. Then on November 19th, I paid another charge of \$2,890 to Prime Corporate. I had received a phone call from the salesman, Seth Hallows, who actually was a telemarketer from Prime Corporate Services as he sold me their services over the phone. This call was an upsell that was affiliated with a prior business opportunity that was sold to me just 2 weeks before on November 1st. I was convinced that I needed their services in order to receive special tax benefits. He said that I was not able to claim the business expenses as an education expense; that I would need The Tax Sentry Accounting Firm to file my taxes for me so they could help me get my money back (especially if the business didn't make any money). The salesman said I would be able to make enough money to pay off the cost of their services. The salesman definitely said it was a difficult process to setup an LLC and that I could not do it by myself; this actually turned out not to be true as I found out it could be done for a few hundred dollars or less. The salesman also said that setting up an LLC required many hours of work and also required lots of paperwork; this turned out not to be true as I discovered later that anyone can do it online in a relatively short amount of time! The salesman, Seth, told me my assets would be at risk if I didn't buy their services. He told me that I needed to protect my assets and in order to do that, I had to create an LLC. After 30 minutes and his long sales pitch – only then I was informed of Prime Corporate's price. On November 19th as I was talking to Curtis Harward (tax guy from Prime Corporate) he told me a local CPA wouldn't be able to do online business taxes like they (Prime Corporate) could because they (local CPAs) don't have the knowledge of small business deductions, that they only use standard forms, and that I would lose many deductions. He said I needed to have a good corporate CPA to do my filing for my personal/business taxes. He also stated that I would be at a higher risk of being audited if I didn't buy their services. As it turns out, Tax Sentry (CPA firm), only filed my personal taxes. I could have done this for free myself (as I have for MANY years) or even had them filed locally for a fraction of the cost. According to the contract I signed, I was supposed to receive the following services: Executive Corporate Credit Package including 12 weeks of scheduled coaching, phone and email support for 12 months, guidance on how to become business compliant, access to an extensive business compliance report, access to an exclusive list of credit reporting vendors, welcome call within 24 hours of sign up and welcome email within 24 hours of sign up, establishment by Prime Corporate Services with a Limited Liability company in my behalf including, and limited to the filing of Articles of Organization with chosen State, the federal SS4 form filed to obtain EIN number for LLC giving me the ability to file tax forms and open bank accounts, and an Operating Agreement with the filing of LLC entity. During my sales call from Seth Hallows with Prime Corporate, he highly recommended setting up the LLC (\$1,660 charge); he stated the LLC was the simplest way to run and maintain my business and have legal protection at the same time. He suggested I don't set up a corporation or a sole proprietorship – that the LLC was the best way to go. He said the business startup money is 100% tax deductible plus all the expenses I'd be incurring along the way. He explained that was why I had to get this going immediately; it was already November 15th and we were getting close to the end of the year. He also said he wanted to establish working capital so I wouldn't have to use my personal money – in case my business goes under. I was told I had to raise my Paydex score (business credit score) so that I

could obtain an LLC credit card to shift my business debt (to get it off of my personal assets). He did state that having a legal operating agreement would prevent audits. In order for me to be able to establish funding and credit for my LLC, I would have to join their Business Credit Development Program (\$2,950 charge); they would in turn guide me through learning ways of how to pay off my debt, online marketing, that I would have many tax deductions, and help me to obtain business credit cards. Of course, everything that was said in the sales call TOTALLY convinced me to buy their services. I definitely was told I couldn't do just one of their services – that I had to do all three!

I want to express all the other concerns I had with Prime Corporate Services and their Saver's Tax Plan I paid for (\$2,890 charge). The following list indicates what I was told by Prime Corporate Services about what the \$2,890 charge was for: Tax Sentry would file my personal/business quarterly along with a year end business filing due April 15 of the next year, that Tax Sentry has more knowledge of small business deductions – that I would lose many deductions if I went local; that I would be sent a business tax planning guide (tax tracker) that I would use to track all of my business expenses online, that I would be sent an organizer to use daily to keep track of all business expenses, that the CPA assigned to me would be able to go online and gather all my expenses and file for me, that Tax Sentry could file my personal taxes in case my business doesn't make any money that year – that the deductions can be taken off my personal income taxes, the monthly retainer fee (which was never explained to me) of 29.95, and the renewal fee of \$329.99 to renew the tax plan every year (January). The concerns I have are the fact I had to ask Tax Sentry several times for the tax organizer and didn't actually receive it until after my taxes were filed in February (3 months after I signed up with them), I never received the business tax tracker, the 29.95 monthly charge that I am still paying each month was never explained to me and I am not receiving any services from them – there is no reason why they would need to charge a monthly payment, the fact that I was told by Prime Corporate that my investments in this process would be 100% tax deductible – only to be told by Tax Sentry that the investments would have to be spread out over the next 14 years – the average life of a business (another HUGE let down as I was counting on getting back most of my investments), AND the final concern is that I will only be filing my taxes once a year (as told to me by Mike, the CPA assigned to me). I think Prime Corporate Services (Tax Sentry) charges are deceptive and exploitative.

I have tried to resolve this issue directly with the company without success. I contacted Prime Corporate Services via email on July 17, 2014. I received an email response from James at Prime Corporate asking me when would be a good time for us to talk. I spoke to James on July 18th asking him to work with me on my refund, but with no success. I am asking for a refund of 75% of the services I paid for and did NOT satisfactorily receive OR receive at all. I don't believe the 12 coaching sessions (lasting maybe 10 minutes every OTHER week) I received and the set up of my LLC warrant a total combined charge of \$7,500. So many things were stated to me verbally in the sales call that never happened (as stated above). I feel with all that was stated to me in the sales calls convincing me to go with their services, making untrue statements concerning the filing of my taxes, AND the services Tax Sentry has not provided – I should qualify for this refund of \$5,625. I would have NEVER paid \$7,500 just to get the minimal services I received.

Thank you,





State of Utah

Department of Commerce
Division of Consumer Protection

RECEIVED

OCT 02 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

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21 Pages

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
Prime Corporate Services		1-855-577-4639	
Street Address			
12222 S 1000 E, Suite 2			
City	State	Zip Code	
Draper	UT	84020	
E-mail Address		Web Address (URL)	
www.primecorporateservices.com			

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$6,905.00	From 12/04/2013 to 12/19/2013	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"/> This was done on the 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 to receive at least part of my money back. I do not feel I got my money's worth.

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 contacted the Attorney Generals office she E-mailed me several places I could contact One of the contacts was Seniors vs Crime They are the ones that told me about you and that you may be able to help me since I am a senior citizen In December 4th, 2013 a man from Prime Corporate Services called me and I can't even remember how it got started but before I knew it I had been sent 21 pages of documentation and I was told to sign where it said to sign Of course I did not have time to read this and did not know what I was signing. After that all these other people started calling me saying I had signed up for different things to start a business I did not want to start a business I am retired and just wanted to make some extra money to supplement my social security. I charged it to my Discover Card and thought \$5200.00 was all the charges I had signed up for of course that is a lot of money Then I started getting charges from other services. 12/04/2013 Business Credit program \$950 00 12/04/2013 Instate LLC \$1660 00 12/09/2013 Tax Plan \$1295.00 and 12/19/2013 Dropshipper phone number 866-850-4871 The total I was charged was \$6905.00 I believe I was the victim of fraud or a scam. I still have not paid off my credit card.

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:** _____

Utah

[Change Location](#)

[Home](#) > [Business or Chanty Reviews](#) > [Telemarketing Services](#) > [Prime Corporate Services LLC](#)

BBB Business Review

CONSUMER COMPLAINTS

THIS BUSINESS IS NOT BBB ACCREDITED

Prime Corporate Services, LLC
(855) 577-4639

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Customer Complaints Summary

11 complaints closed with BBB in last 3 years | 6 closed in last 12 months

Complaint Type	Total Closed Complaints
Advertising/Sales Issues	4
Billing/Collection Issues	1
Delivery Issues	0
Guarantee/Warranty Issues	0
Problems with Product/Service	6
Total Closed Complaints	11

Complaint Breakdown by Resolution

Complaint Resolution Log (11)

[BBB Closure Definitions](#)

Complaint resolved through BBB process (9 complaints)

12/11/2014 Problems with Product/Service

9/19/2014 Advertising/Sales Issues | Read Complaint Details

Additional Notes

X

Complaint: Told personal assets were at high risk and using a local CPA would result in lost tax advantages with serious repercussions. I was contacted by Prime Corporate Services on January 17 and 21, 2014. The packages I purchased were purchased on 1/17/14 \$2950 (Compliance) 1/17/14 \$1860 (LLC) 1/21/14 \$2890 (Tax Plan) + Annual fee \$329.99 + monthly fee \$29.95 (Tax). The salesman ***** and **** were telemarketers who referenced Catalyst Coaching and sold the services over the phone. According to the contracts I was to receive, Corporate Credit and Business Compliance Establish LLC, to include corporate binder and corporate seal with ledgers Tax Preparation, State & Federal Tax Returns, Quarterly taxes filed as needed, personal and business taxes prepared, Emailed tax planning guide. It was said that with the LLC our personal home and credit would be safe from the debt incurred by the business. But of course with the money I would make with Catalyst I will be able to pay this back easily. Since Catalyst was mentioned I assumed they were part of the package that was needed. I want to mention that it costs \$125 to file an LLC in NC. I was told with the tax package it would give us an advantage over anyone local because many local CPA's do not know the tax laws governing home/online businesses and would not be able to do online business taxes like they could and local would be very expensive. I was lead to believe that setting up an LLC was difficult and required a lot of paperwork and without this service our assets would be at risk. We would be exposed to law suits and possible business audits without this service. I received phone calls every 6 weeks, most of them were received on Wednesday morning and a message was left on my machine. I was asked to sign up for credit cards under the company name and spend at least \$50 on each in order to have it reported to build up my Dunns and Bradstreet Paydex score. If we got our Dunns credibility up it would be possible to obtain credit that would have delayed payments or no or low interest loans in order to allow my business to move forward without threat of bills not being paid. Because of the high pressure scare tactics used by the telemarketers I was under the assumption that if I did not purchase these services that our personal assets would be at a high risk and if I attempted to do any of this on my own I would mess it up and there would be harsh repercussions. Credit Card information was verified before I saw the contract and time to read the contract was minimal. If I had been properly informed by the telemarketer of the services I could have seen how simple these tasks were and how little they would actually be doing. I would like to mention that I have tried to resolve this directly with the company but without success. I feel that because of these deceptive practices and misrepresentations I would like a refund of \$7700 less the actual cost of securing the LLC or \$7500.

Desired Settlement: If I had been properly informed by the telemarketer of the services I could have seen how simple these tasks were and how little they would actually be doing. I would like to mention that I have tried to resolve this directly with the company but without success. I feel that because of these deceptive practices and misrepresentations I would like a refund of \$7700 less the actual cost of securing the LLC or \$7500.

Business Response: Initial Business Response / (1000, 5, 2014/09/18) */
Contact Name and Title ***** Customer Service Manager Contact
Phone XXX-XXX-XXXX Contact Email *****@primecorporateservices.com We have already spoke to ***** and resolved her complaint

8/1/2014

Problems with Product/Service | Read Complaint Details

Additional Notes

X

Complaint I am seeking a 75% refund of the total charges of \$7,500 because of inferior service and/or no service at all, was told I had to have their service. On 11/15/13 I paid Prime Corporate Services \$1,660 and \$2,950. On 11/19/13 I paid Prime Corporate \$2,890. I received a phone call from salesman, **** (telemarketer) to sell me their services by phone. The call was an upsell that was affiliated with a prior business opportunity sold to me 2 weeks before on 11/01/13. I was convinced I needed their services in order to receive special tax benefits. He said I was not able to claim the business expense as an education expense, I would need The Tax Sentry Accounting Firm to file my taxes for me so they could help me get my money back (especially if the business didn't make any money). The salesman said I would be able to make enough money to pay off the cost of their services. The salesman said it was a difficult process to setup an LLC and that I could not do it by myself; this actually turned out to be false. I found out it could be done for a few hundred dollars or less. The salesman also said setting up an LLC required many hours of work and required lots of paperwork, this turned out to be false, I discovered later that anyone can do it online in a relatively short amount of time. The salesman told me my assets would be at risk if I didn't buy their services. He told me I needed to protect my assets and to do that, I had to start an LLC. After 30 minutes and his long sales pitch, I was informed of Prime Corporate's price. On 11/19/13 I talked to ***** (tax guy from Prime Corporate), he said local CPAs can't do online business taxes like they can as they (local CPAs) don't have the knowledge of small business deductions, they only use standard forms, and I would lose many deductions, I need to have a good corporate CPA to do my filing for my personal/business taxes; I would be at a higher risk of being audited if I didn't buy their services. Tax Sentry (CPA firm) ONLY filed my personal taxes. I could have done this for free myself or had them filed locally for a fraction of the cost. According to the contract I signed, I was SUPPOSED to receive the following services: Executive Corporate Credit Pkg with 12 wks of scheduled coaching, phone/email support for 12 months, guidance on how to become business compliant, access to an extensive business compliance report, access to an exclusive list of credit reporting vendors, welcome call within 24 hours of sign up and welcome email within 24 hours of sign up, establishment by Prime Corporate Services of an LLC in my behalf including, and limited to the filing of Articles of Organization with chosen State, the federal SS4 form filed to obtain EIN number for LLC giving me the ability to file tax forms and open bank accounts, and an Operating Agreement with the filing of LLC entity. During my sales call from **** he highly recommended setting up the LLC (\$1,660), he stated the LLC was the simplest way to run and maintain my business and have legal protection at the same time. He suggested I don't set up a corporation or sole proprietorship-LLC was the best way to go. He said the business startup money is 100% tax deductible plus all the expenses I'd be incurring along the way. He stated I had to get this going immediately as we were getting close to the end of the year. He wanted to establish working capital so I wouldn't have to use my personal money in case my business goes under. I had to raise my Paydex score so I could obtain an LLC credit card to shift my business debt off my personal assets. He stated having a legal operating agreement would prevent audits. For me to establish funding and credit for my LLC, I had to join their Business Credit Development Program (\$2,950), they would guide me through learning how to pay off my debt, online marketing, help me secure business credit cards, and I would have many tax deductions. Everything said in the sales call TOTALLY convinced me to buy their services- was told I couldn't do just 1 of their services- had to do all 3!

Desired Settlement: I want to express all the other concerns I had with Prime Corporate Services and their Saver's Tax Plan I paid for (\$2,890 charge). The following list indicates what I was told by Prime Corporate Services about what the \$2,890 charge was for: Tax Sentry would file my personal/business quarterly along with a year end business filing due April 15 of the next year, that Tax Sentry has more knowledge of small business deductions - that I would lose many deductions if I went local, that I would be sent a business tax planning guide (tax tracker) that I would use to track all of my business expenses online, that I would be sent an organizer to use daily to keep track of all business expenses, that the CPA assigned to me would be able to go online and gather all my expenses and file for me, that Tax Sentry could file my personal taxes in case my business doesn't make any money that year - that the deductions can be

taken off my personal income taxes, the monthly retainer fee (which was never explained to me) of 29.95, and the renewal fee of \$329.99 to renew the tax plan every year (January). The concerns I have are the fact I had to ask Tax Sentry several times for the tax organizer and didn't actually receive it until after my taxes were filed in February (3 months after I signed up with them), I never received the business tax tracker, the 29.95 monthly charge that I am still paying each month was never explained to me and I am not receiving any services from them - there is no reason why they would need to charge a monthly payment, the fact that I was told by Prime Corporate that my investments in this process would be 100% tax deductible - only to be told by Tax Sentry that the investments would have to be spread out over the next 14 years - the average life of a business (another HUGE let down as I was counting on getting back most of my investments), AND the final concern is that I will only be filing my taxes once a year (as told to me by ***** the CPA assigned to me). I think Prime Corporate Services (Tax Sentry) charges are deceptive and exploitative. I have tried to resolve this issue directly with the company without success. I contacted Prime Corporate Services via email on July 17, 2014. I received an email response from ***** at Prime Corporate asking me when would be a good time for us to talk. I spoke to ***** on July 18th asking him to work with me on my refund, but with no success. I am asking for a refund of 75% of the services I paid for and did NOT satisfactorily receive OR receive at all. I don't believe the 12 coaching sessions (lasting maybe 10 minutes every OTHER week) I received and the set up of my LLC warrant a total combined charge of \$7,500. So many things were stated to me verbally in the sales call that never happened (as stated above). I feel with all that was stated to me in the sales calls convincing me to go with their services, making untrue statements concerning the filing of my taxes, AND the services Tax Sentry has not provided - I should qualify for this refund of \$5,625. I would have NEVER paid \$7,500 just to get the minimal services I received.

Business Response: Initial Business Response /* (1000, 6, 2014/07/30) */
 Contact Name and Title ***** Customer Service Manager Contact
 Phone XXXXXXXXXX Contact Email. *****@primecorporateservices.com We
 resolved any concerns with the client a long time ago. The client informed us that
 she has retracted any complaints. **Initial Consumer Rebuttal** /* (2000, 7,
 2014/08/01) */

5/26/2014 Problems with Product/Service

5/1/2014 Advertising/Sales Issues

3/3/2014 Problems with Product/Service | Read Complaint Details

2/3/2014 Problems with Product/Service | Read Complaint Details

Add. Complaint Notes

X

Complaint: Forming a Limited Liability Corporation not needed at very high cost, Selling an unnecessary worthless credit plan, selling a unnecessary tax plan On 5/8/2013 I was charged \$1660 for creating an Oregon Limited Liability Corp (LLC) and \$1950 for Corporate Credit Planning, by Prime Corporate Services These amounts were charged to my credit card I was to receive an Oregon Limited Liability name and tax ID number and Credit Planning Program for my online business, arranging for companies to extend me business credit accounts I was rushed to sign online that day without any time to check out any of the claims made to me on the phone I was not told about any cancellation policy The salesman told me that I needed to get my new online business under the Limited Liability Corp number This would protect me if the business didn't succeed, plus the customers would be drawn to that in my online business It was also stated that getting business credit would be necessary to getting suppliers for my products to sell on my website They had clients that had received offers from companies to sell products that required large deposits and they were earning great amounts, so this credit plan was really necessary right away There was great hype from this salesman, a lot of examples and speed was necessary to do this It would be of big benefit to my sales to have the LLC I was given several examples of their clients who were so successful and these services were of great importance to them I did receive an Oregon LLC and tax ID number, but have found as the sole owner in the LLC that there is no advantage nor is there any protection against failure I do not need a credit plan as I have my own suppliers and have made my own arrangements with them I have never needed the Credit planning and have received no benefit at all from this program On 5/29/2013 I was charged \$2890.00 through Prime Corporate Services, to purchase a tax package for my new business, as filing for the LLC was going to be complicated, so I was told It was explained the tax package included filing of monthly reports, quarterly returns and annual tax returns, all required for an LLC Again this was a rush to get the good deal they were selling on that day I was not told of a cancellation policy nor given any time to investigate This company Tax Sentry, would do the required monthly reporting and since sales could be large in a short period of time, I would need this service There is very little difference in filing taxes than a sole proprietorship which I already have and I can do my own taxes I have not had any income from this business yet so do not need the tax service or the LLC I still have no need of this service

Desired Settlement: A partial refund of \$960 for the limited liability corporation as I did receive a LLC number that is useable A full refund of \$1950 for the useless credit plan, and a Full refund of \$2890 for the unnecessary tax plan I do not want to have my records floating around out on internet nor do I need my taxes done by anyone I have been duped in thinking I needed someone else to do them That is a total refund of \$5800

Business Response Initial Business Response / (1000, 5, 2014/01/08) */
Contact Name and Title ***** Contact Phone XXXXXXXXXX Contact Email *****@primecorporateservices.com On 05/08/13 ***** hired Prime Corporate services to create her an LLC we filled her articles of organization with the state of Oregon and Secretary of the State we also provided her the SS4 form so she can have a tax ID number linked to her LLC ***** also hired Prime to give her coaching on building corporate credit with our coach ***** she has completed almost all of her coaching lessons and worked with ***** throughout all of her sessions On 05/29/13 ***** Hired Prime to do and filer her business taxes as well as her personal taxes for free we supplied her with a tax tracker and unlimited support and coaching in regards to any tax related questions or concerns Prime has not yet filled her taxes for 2013 but we have prepared what information we did have going off of the services she requested Prime to fulfil for her We can provide contracts and coaching notes if needed
Final Business Response / (1000, 9, 2014/01/16) */ We are willing to agree to the LLC request, but a full refund on the Corporate Credit when ***** has completed the course seems unfair, as well as a full refund on the Tax Program when work was done Would ***** be willing to compromise on a number that was fair for both sides?

taken off my personal income taxes, the monthly retainer fee (which was never explained to me) of 29 95, and the renewal fee of \$329 99 to renew the tax plan every year (January) The concerns I have are the fact I had to ask Tax Sentry several times for the tax organizer and didn't actually receive it until after my taxes were filed in February (3 months after I signed up with them), I never received the business tax tracker, the 29 95 monthly charge that I am still paying each month was never explained to me and I am not receiving any services from them - there is no reason why they would need to charge a monthly payment, the fact that I was told by Prime Corporate that my investments in this process would be 100% tax deductible - only to be told by Tax Sentry that the investments would have to be spread out over the next 14 years - the average life of a business (another HUGE let down as I was counting on getting back most of my investments), AND the final concern is that I will only be filing my taxes once a year (as told to me by ***** the CPA assigned to me) I think Prime Corporate Services (Tax Sentry) charges are deceptive and exploitative I have tried to resolve this issue directly with the company without success I contacted Prime Corporate Services via email on July 17, 2014 I received an email response from ***** at Prime Corporate asking me when would be a good time for us to talk. I spoke to ***** on July 18th asking him to work with me on my refund, but with no success I am asking for a refund of 75% of the services I paid for and did NOT satisfactorily receive OR receive at all I don't believe the 12 coaching sessions (lasting maybe 10 minutes every OTHER week) I received and the set up of my LLC warrant a total combined charge of \$7,500 So many things were stated to me verbally in the sales call that never happened (as stated above) I feel with all that was stated to me in the sales calls convincing me to go with their services, making untrue statements concerning the filing of my taxes, AND the services Tax Sentry has not provided - I should qualify for this refund of \$5,625 I would have NEVER paid \$7,500 just to get the minimal services I received

Business Response: Initial Business Response /* (1000, 6, 2014/07/30) */
Contact Name and Title ***** Customer Service Manager Contact
Phone XXXXXXXXXX Contact Email *****@pnmcorporateservices.com We resolved any concerns with the client a long time ago The client informed us that she has retracted any complaints **Initial Consumer Rebuttal** /* (2000, 7, 2014/08/01) */

5/26/2014	Problems with Product/Service
5/1/2014	Advertising/Sales Issues
3/3/2014	Problems with Product/Service Read Complaint Details

1/21/2014 Billing/Collection Issues

12/13/2013 Advertising/Sales Issues

BBB Found business made good faith effort to resolve complaint but customer not satisfied with business response (2 complaints)

View Complaints Summary by Resolution Pie Chart on Prime Corporate Services, LLC

Industry Comparison :

Telemarketing Services, Call Centers, Business Consultants,
Coaching - Business, Incorporating Companies, Tax Return
Preparation

BBB at UTah
5673 S. Redwood Rd
Taylorsville, UT 84123-5322
801-892-6009
info@utah.bbb.org



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

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 _____

Prime Corporate Services, LLC

(855)577-4639

(801)207-8547

Street Address _____

12226 South 1000 East Suite 10

City _____

State _____

Zip Code _____

Draper

UT

84020

E-mail Address _____

Web Address (URL) _____

www.primecorporateservices,llc

TRANSACTION INFORMATION

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

\$5,373.32.00

4/11,5/7,5/3,6/3/2015

2 Visas & 1 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 ☐ YES ☒ In writing, 4/11, 4/17, 4/24, 5/3, & 6/3, 2015

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

NO ☐ YES ☒ EID # for business, 4/27/2015

How would you like to see your complaint resolved?

I would like to solve the complaint by getting ALL MY MONIES RETURNED TO ME! This scam has cost me \$5,373.32.00 in credit card bills-I have lost my credit rating thanks to this company! I found out through the state of Oregon that I DON'T HAVE A LLC LIKE I WAS INFORMED! This company has to be stopped as they are doing this to other 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 ☐

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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.

First of all, I contacted The Secretary of State's Office in [REDACTED], Department of Justice to find out that I indeed did not have a registered LLC with the state of [REDACTED]. The Department of Justice advised me to contact the state of Utah-Consumer Complaints Department. I also, contacted my 3 credit card companies, On Point Community Credit Union credit department to file a dispute and have monies removed from my credit card and to close my card; next I contacted [REDACTED] Mastercard credit card to also file a dispute; and finally contacted U.S. Bank to file a dispute and remove the monies involved. I should hear by the 24th of July what their decisions will be regarding my dispute. Prime Corporate Services, LLC called me on July 6 telling me that they had filed with the State of [REDACTED] for a LLC for me-they left a message and I did not return their call. I called Tax Sentry which is owned by Prime to try and get my future fees of \$34.95 removed and not appear on my November billing from my [REDACTED] Credit Card-I informed them that I wanted to cancel with them and they would not cancel! I also received a call message from Support from ELS Mentors wanting to know my financial situation with Volusion-the web hosting company, I also, did not return this call but called Volusion and they have NO RECORD of me. These calls to resolve the problem were done today, July 6, 2015

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 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 covered by the Act. I hereby give my consent to the disclosure of the complaint and

authorized representative is filing the

DATE:

July 6, 2015