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Consumer Sentinel Network Complaints

Record # 1 / Consumer Sentinel Network Complaints

Reference Number:	44722603	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?	No
Comments:	After paying the principle loan amount that I borrowed, Gallery Cash Now has called me on a daily basis demanding more money. Today while checking my bank statement I noticed that they had stolen \$454 out of my bank account, unauthorized. I am contacting the FTC in hopes that you will do something about this company for its predatory lending practices. Even after I informed them that what they were doing was illegal in my state, they still stole my money. I have since had to close my bank account that I have had since 2007 and reopen a new one. I am at the end of my rope with this company. Please do something about them.. PS9000: Internet Loan Company Other-Other Update		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	FTCCIS-FTCUSER	Entry Date:	3/31/2013
Updated By:	CRSS\lkilpatrick	Updated Date:	4/1/2013
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Code:	Creditor Debt Collection
Amount Requested:	\$225.00	Amount Paid:	\$600.00
Payment Method:	Prepaid Cards (e.g., Reloadable and Gift Cards)	Agency Contact:	Internet
Complaint Date:	3/31/2013	Transaction Date:	4/12/2012
Initial Contact:	I Initiated Contact	Initial Response:	Internet/E-mail
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation Falsely Represents Character, Amount, Status of Debt
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No

Consumer Information

Consumer

Complaining Company/Org:			
First Name:	(b)(6)	Last Name:	(b)(6)
Address 1:		Address 2:	
City:	Chesapeake	State:	Virginia
Zip:	(b)(6)	Country:	UNITED STATES
Home Number:	(b)(6)	Work Number:	(b)(6)
Fax Number:		Ext:	

Email: (b)(6)	Age Range: 30 - 39
Military Service Branch:	Soldier Status:
Soldier Station:	
Subject	
Subject: Gallery Cash Now	
Address: 1608 S. Ashland Ave #62045	
City: Chicago	State/Prov: Illinois
ZIP: 60608-2013	Country: United States
Email: support@gallerycashnow.com	URL: https://gallerycashnow.com
Area Code: 800	Phone Number: 2262474
Ext:	Subject ID Type:
Subject ID Issuer State:	Subject ID Issuer Country:
Representative Name:	Title:

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Consumer Sentinel Network Complaints

Record # 1 / Consumer Sentinel Network Complaints

Reference Number:	48284568	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?	No
Comments:	Caller reported had been contacted by Gentle Breeze Loan saying could qualify for a \$1000.00 loan and was requested a fee of \$110.00 with a vanilla reloadable card which was done and feels this is deceptive since was requested another \$100.00 due to a red flag on consumers name.		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	GVERGARA	Entry Date:	9/6/2013
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Code:	Advance-Fee Loans, Credit Arrangers
Amount Requested:	\$114.00	Amount Paid:	\$114.00
Payment Method:	Money Order	Agency Contact:	Phone
Complaint Date:	9/6/2013	Transaction Date:	8/25/2013
Initial Contact:	Phone Call: Landline	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No

Consumer Information

Consumer

Complaining Company/Org:			
First Name:	(b)(6)	Last Name:	(b)(6)
Address 1:		Address 2:	
City:	Stroudsburg	State:	Pennsylvania
Zip:	(b)(6)	Country:	UNITED STATES
Home Number:		Work Number:	
Fax Number:		Ext:	
Email:		Age Range:	30 - 39
Military Service Branch:		Soldier Status:	
Soldier Station:		Subject	

Subject:	Gentle Breeze Loan		
Address:			
City:		State/Prov:	
ZIP:		Country:	United States
Email:		URL:	
Area Code:		Phone Number:	
Ext:		Subject ID Type:	
Subject ID Issuer State:		Subject ID Issuer Country:	
Representative Name:	Robert Johnson Officer Adam	Title:	

Record # 2 / Consumer Sentinel Network Complaints			
Reference Number:	47551859	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?	No
Comments:	Consumer applied for an loan online and then received a call from Gentle Breeze loan . She was told that she was approved to get a loan for \$15,000. She was told that her money could be deposited to her account in 30 minutes. She was told that she needed to get prepaid card for \$400. She then received a call telling her that she needed to pay taxes on the loan and needed another \$420. She then was told that a processing fee of \$150 was needed and then another \$100 for the transfer fee. She still had not received her loan yet. She was told that she had to pay \$2500 because her SS number had been used to get a loan.		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	MGARCIA	Entry Date:	8/6/2013
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Code:	Advance-Fee Loans, Credit Arrangers
Amount Requested:	\$1,070.00	Amount Paid:	\$1,070.00
Payment Method:	Prepaid Cards (e.g., Reloadable and Gift Cards)	Agency Contact:	Phone
Complaint Date:	8/6/2013	Transaction Date:	7/25/2013
Initial Contact:	Internet Web Site	Initial Response:	Phone: 800/888 number
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer			
Complaining Company/Org:		Last Name:	(b)(6)
First Name:	(b)(6)	Address 2:	
Address 1:		State:	Florida
City:	Kissimmee	Country:	UNITED STATES
Zip:	(b)(6)	Work Number:	(b)(6)
Home Number:		Ext:	
Fax Number:		Age Range:	40 - 49
Email:	(b)(6)	Soldier Status:	
Military Service Branch:			
Soldier Station:			
Subject			
Subject:	Gentle Breeze Loan		
Address:			
City:		State/Prov:	
ZIP:		Country:	United States
Email:	URL:		
Area Code:	214	Phone Number:	6995065

Ext:		Subject ID Type:	
Subject ID Issuer State:		Subject ID Issuer Country:	
Representative Name:	Scott Meyer	Title:	




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Consumer Sentinel Network Complaints

Record # 2 / Consumer Sentinel Network Complaints

Reference Number:	49373944	Originator Reference Number:	I1310170752198462
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?	No
Comments:	NOTE: To prevent interference with pending law enforcement action, prior to any investigative action, please contact the IC3 at SEARCH@IC3.GOV. Please check the "CSN Record Details page - Data Reference field" link for further details on IC3 data. --- Incident description: Applied for a loan. I have transaction numbers available. Took my money and ran --- Specified Other Payment: prepaid network card		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:	More Information on Data Contributor Complaints?		
Entered By:	IC3-USER	Entry Date:	10/17/2013
Updated By:		Updated Date:	
Complaint Source:	Internet Crime Complaint Center	Product Service Code:	Other (Note in Comments)
Amount Requested:		Amount Paid:	\$270.00
Payment Method:	Other Payment Method (Note in Comments)	Agency Contact:	External Agency
Complaint Date:	10/17/2013	Transaction Date:	
Initial Contact:	Internet/E-mail	Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No

Consumer Information

Consumer

Complaining Company/Org:			
First Name:	(b)(6)	Last Name:	(b)(6)
Address 1:		Address 2:	
City:	OLD FORT	State:	North Carolina
Zip:	(b)(6)	Country:	UNITED STATES
Home Number:		Work Number:	
Fax Number:		Ext:	
Email:	(b)(6)	Age Range:	40 - 49
Military Service Branch:		Soldier Status:	
Soldier Station:			

Subject	
Subject:	Gentle Breeze Loans.net
Address:	
City:	State/Prov: Texas
ZIP:	Country: United States
Email:	URL: gentlebreeze.net
Area Code:	Phone Number:
Ext:	Subject ID Type:
Subject ID Issuer State:	Subject ID Issuer Country:
Representative Name:	Title:





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Consumer Sentinel Network Complaints

Record # 20 / Consumer Sentinel Network Complaints

Reference Number:	45886734	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?	No
Comments:	I took out a loan with this company for \$300.00 and they have debited almost 1400.00 out of my checking account and they stated that amount has not went towards the loan. A representative stated I would still have to pay the 437.07 in order to settle the loan. In the contract it does not say they will debit 139.00 out of my checking account every two weeks until the amount is paid in full. They have been debiting funds out of my account twice a month since 11232012. In my contract it clearly states the principal and interest is 302.07 and the service fee is 135.00 with a total payment of 437.07. The section where it says promise to pay the agreement amount of principal sum 300.00 plus interest and fees of 137.07. I have clearly paid the amount asked plus the 3x the amount owed. I told the company I did not want them to debit anymore funds from my account.		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	FTCCIS-FTCUSER	Entry Date:	5/14/2013
Updated By:		Updated Date:	
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Code:	Third Party Debt Collection
Amount Requested:	\$437.00	Amount Paid:	\$1,400.00
Payment Method:	Bank Transfer Other	Agency Contact:	Internet
Complaint Date:	5/14/2013	Transaction Date:	11/16/2012
Initial Contact:	Internet/E-mail	Initial Response:	Phone: 800/888 number
Statute/Rule:	Fair Debt Collection Practices Act	Law Violation:	Falsely Represents Character, Amount, Status of Debt Falsely Threatens Suit\Illegal or Unintended Act Falsely Threatens Arrest, Seizure of Property Fails to Send Written Notice of Debt to Debtor Collects Unauthorized Interest\Fees\Expenses
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer			
Complaining Company/Org:		Last Name:	(b)(6)
First Name:	(b)(6)	Address 2:	
Address 1:			

City: Granite City	State: Illinois
Zip: (b)(6)	Country: UNITED STATES
Home Number:	Work Number:
Fax Number:	Ext:
Email: (b)(6)	Age Range:
Military Service Branch:	Soldier Status:
Soldier Station:	
Subject	
Subject: Gentle Breeze Enterprise	
Address: P.O. Box 1120	
City: Boulevard	State/Prov: California
ZIP:	Country: United States
Email: gentlebreezeonline15@gmail.com	URL: gentlebreezeonline.com
Area Code: 888	Phone Number: 6454171
Ext:	Subject ID Type:
Subject ID Issuer State:	Subject ID Issuer Country:
Representative Name:	Title:

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Consumer Sentinel Network Complaints

Record # 1 / Consumer Sentinel Network Complaints

Reference Number:	50372129	Originator Reference Number:	I1312141011443412
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?	No
Comments:	NOTE: To prevent interference with pending law enforcement action, prior to any investigative action, please contact the IC3 at SEARCH@IC3.GOV. Please check the "CSN Record Details page - Data Reference field" link for further details on IC3 data. --- Incident description: I received a called that I was approved for a 10000.00 personal loan. I requested 10000. A income verification voucher was requested though the Vanilla Reload Network Card. They verified and stole my 500.00 then denied my loan unless I can deposit 250.00 more dollars for the voucher. Because I did not have 200.00 more dollars they closed my application and stole my 500.00 SCAM Beware!!!! --- Specified Other Payment: VANILLA NETWORK RELOAD CARD		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:	More Information on Data Contributor Complaints?		
Entered By:	IC3-USER	Entry Date:	12/14/2013
Updated By:		Updated Date:	
Complaint Source:	Internet Crime Complaint Center	Product Service Code:	Other (Note in Comments)
Amount Requested:		Amount Paid:	\$500.00
Payment Method:	Cash	Agency Contact:	External Agency
Complaint Date:	12/14/2013	Transaction Date:	
Initial Contact:	Internet/E-mail	Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No

Consumer Information

Consumer

Complaining Company/Org:			
First Name:	(b)(6)	Last Name:	(b)(6)
Address 1:		Address 2:	
City:	MIAMI	State:	Florida
Zip:	(b)(6)	Country:	UNITED STATES
Home Number:		Work Number:	
Fax Number:		Ext:	
Email:	(b)(6)	Age Range:	40 - 49

Military Service Branch:	Soldier Status:
Soldier Station:	
Subject	
Subject:	Gentle Breeze Online Loans
Address:	
City:	State/Prov: Texas
ZIP:	Country: United States
Email:	URL:
Area Code:	Phone Number:
Ext:	Subject ID Type:
Subject ID Issuer State:	Subject ID Issuer Country:
Representative Name: ADAM	Title:




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Consumer Sentinel Network Complaints

Record # 1 / Consumer Sentinel Network Complaints

Reference Number:	46871965	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?	No
Comments:	Predatory lending practices. Online payday loans are illegal in North Carolina.. PS9000: online payday loans Other-Other Update		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	FTCCIS-FTCUSER	Entry Date:	7/11/2013
Updated By:	CRSS\bnichols	Updated Date:	7/11/2013
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Code:	Lending: Payday Loans
Amount Requested:		Amount Paid:	
Payment Method:	Bank Account Debit	Agency Contact:	Internet
Complaint Date:	7/11/2013	Transaction Date:	
Initial Contact:	Internet Web Site	Initial Response:	Internet/E-mail
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No

Consumer Information

Consumer

Complaining Company/Org:		Last Name:	(b)(6)
First Name:	(b)(6)	Address 2:	
Address 1:		City:	Wilson
		State:	North Carolina
Zip:	(b)(6)	Country:	UNITED STATES
Home Number:		Work Number:	
Fax Number:		Ext:	
Email:	(b)(6)	Age Range:	30 - 39
Military Service Branch:		Soldier Status:	
Soldier Station:			
Subject			
Subject:	Golden Valley Leding		

Address:	635 Hwy 20 East		
City:	Upper Lake	State/Prov:	California
ZIP:	95485	Country:	United States
Email:	www.goldenvalleylending.com		
Area Code:	855	Phone Number:	2148144
Ext:		Subject ID Type:	
Subject ID Issuer State:		Subject ID Issuer Country:	
Representative Name:		Title:	




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Consumer Sentinel Network Complaints

Record # 1 / Consumer Sentinel Network Complaints

Reference Number:	50703847	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?	No
Comments:	MAIL: The consumer's complaint was forwarded to us by the CA State AG. He received a \$600 from Golden Valley Lending, Inc. He's paid them \$210 via his Wells Fargo account so far, but has realized that it is illegal to have 30% interest rates on loans in CA. He wants the contract ended.		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	BNICHOLS	Entry Date:	1/8/2014
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Code:	Lending: Payday Loans
Amount Requested:	\$210.00	Amount Paid:	\$210.00
Payment Method:	Bank Account Debit	Agency Contact:	Mail
Complaint Date:	1/8/2014	Transaction Date:	
Initial Contact:	Unknown	Initial Response:	Unknown
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No

Consumer Information

Consumer

Complaining Company/Org:			
First Name:	(b)(6)	Last Name:	(b)(6)
Address 1:		Address 2:	
City:	Fairfax	State:	California
Zip:	(b)(6)	Country:	UNITED STATES
Home Number:		Work Number:	
Fax Number:		Ext:	
Email:	(b)(6)	Age Range:	
Military Service Branch:		Soldier Status:	
Soldier Station:		Subject	

Subject:	Golden Valley Lending, Inc		
Address:	635 East Hwy 20 E		
City:	Upper Lake	State/Prov:	California
ZIP:	95485	Country:	United States
Email:			
Area Code:			
Ext:			
Subject ID Issuer State:			
Representative Name:			

Record # 2 / Consumer Sentinel Network Complaints			
Reference Number:	50843020	Originator Reference Number:	560018
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?	No
Comments:	I have a payday loan through this company. I am set up on an automatic withdrawal for the payments once a month of \$101.85. I have recently noticed that there have been debits of \$121.85, twice a month. On several occasions I have asked for a letter to be sent to me with the arrangements (payment dates and amounts) to be sent to me and it has been refused. Not only that, but to find out that Payday loans are illegal in NY. I needed to know if I have any recourse regarding this matter and what is it that I can do to stop this from continuing further. -- CA Source: Web Form --- CA Status: Closed		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	CA04-USER	Entry Date:	12/20/2013
Updated By:		Updated Date:	
Complaint Source:	California, Attorney General	Product Service Code:	Lending: Other Institutions
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	12/20/2013	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No

Consumer Information

Consumer			
Complaining Company/Org:		Last Name:	(b)(6)
First Name:	(b)(6)	Address 2:	
Address 1:		State:	New York
City:	BUFFALO	Country:	UNITED STATES
Zip:	(b)(6)	Work Number:	
Home Number:		Ext:	
Fax Number:		Age Range:	
Email:	(b)(6)	Soldier Status:	
Military Service Branch:			
Soldier Station:			
Subject			
Subject:	Golden Valley Lending, Inc.		
Address:	635 E. Hwy. 20, #E		
City:	Upper Lake	State/Prov:	California
ZIP:	95485	Country:	United States
Email:	URL:		
Area Code:	Phone Number:		

Ext:	Subject ID Type:
Subject ID Issuer State:	Subject ID Issuer Country:
Representative Name:	Title:

Record # 3 / Consumer Sentinel Network Complaints			
Reference Number:	49322538	Originator Reference Number:	542288
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?	No
Comments:	This company call me every morning asking for a person by the name of Chad Pippets. I have returned the call and was told that my number would be removed from the database. They will not give a name. In spite of my efforts they will not stop calling. Golden Valley Lending, Brandon is the person calling from --- CA Source: Web Form --- CA Status: Closed		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	CA04-USER	Entry Date:	8/13/2013
Updated By:		Updated Date:	
Complaint Source:	California, Attorney General	Product Service Code:	Lending: Other Institutions
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	8/13/2013	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer			
Complaining Company/Org:			
First Name:	(b)(6)	Last Name:	Brooks
Address 1:		Address 2:	
City:	SACRAMENTO	State:	California
Zip:	(b)(6)	Country:	UNITED STATES
Home Number:		Work Number:	
Fax Number:		Ext:	
Email:	(b)(6)	Age Range:	
Military Service Branch:		Soldier Status:	
Soldier Station:			
Subject			
Subject:	Golden Valley Lending, Inc.		
Address:	635 E. Hwy. 20, #E		
City:	Upper Lake	State/Prov:	California
ZIP:	95485	Country:	United States
Email:		URL:	
Area Code:		Phone Number:	
Ext:		Subject ID Type:	

Subject ID Issuer State:	Subject ID Issuer Country:
Representative Name:	Title:

Record # 4 / Consumer Sentinel Network Complaints			
Reference Number:	46964083	Originator Reference Number:	534588
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?	No
Comments:	I am getting emails and attempts to deposit money into my acct they say it is a signed agreement by me that I agreed to terms but they can not retrieve it do to system error I have not signed anything. but trying to send me 600 for like 2400 in their email to me. they don't seem to care its fraud --- CA Source: Web Form --- CA Status: Waiting for Response		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	CA04-USER	Entry Date:	6/17/2013
Updated By:		Updated Date:	
Complaint Source:	California, Attorney General	Product Service Code:	Lending: Other Institutions
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	6/17/2013	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer			
Complaining Company/Org:			
First Name:	(b)(6)	Last Name:	(b)(6)
Address 1:		Address 2:	
City:	ANDERSON	State:	Indiana
Zip:	(b)(6)	Country:	UNITED STATES
Home Number:		Work Number:	
Fax Number:		Ext:	
Email:	(b)(6)	Age Range:	
Military Service Branch:		Soldier Status:	
Soldier Station:			
Subject			
Subject:	Golden Valley Lending, Inc.		
Address:	635 E. Hwy. 20, #E		
City:	Upper Lake	State/Prov:	California
ZIP:	95485	Country:	United States
Email:		URL:	
Area Code:	855	Phone Number:	2149177
Ext:		Subject ID Type:	

Subject ID Issuer State:	Subject ID Issuer Country:
Representative Name:	Title:

Record # 5 / Consumer Sentinel Network Complaints			
Reference Number:	46194155	Originator Reference Number:	11160057255594
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?	No
Comments:	This company made a deposit into my bank account and then withdrew money from my account as well. I did not apply for a loan and have not signed or authorized anything from this company. In fact, I had never heard of them until they popped up on my bank account transaction list. I attempted to call multiple times and was disconnected each time. I attempted to chat online with the company and was told they could give no info online and I would have to call. At this point, I feel my bank account has been hacked and Im not sure how to stop it. --- Additional Comments: disallow them from access to my bank account		
Was the complaint resolved?:		Complaint Resolution:	ASSUMED RESOLVED. The business addressed the issue, but the consumer has not verified with the BBB that the complaint is settled nor requested additional BBB assistance.
Data Reference:			
Entered By:	BBBOACA-USER	Entry Date:	4/24/2013
Updated By:		Updated Date:	
Complaint Source:	BBB CA Oakland	Product Service Code:	Lending: Payday Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	4/24/2013	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer			
Complaining Company/Org:			
First Name:	(b)(6)	Last Name:	(b)(6)
Address 1:		Address 2:	
City:	STRASBURG	State:	Ohio
Zip:	(b)(6)	Country:	UNITED STATES
Home Number:		Work Number:	
Fax Number:		Ext:	
Email:	(b)(6)	Age Range:	
Military Service Branch:		Soldier Status:	
Soldier Station:			
Subject			
Subject:	Golden Valley Lending, Inc.		
Address:	635 East Hwy 20 C		
City:	Upper Lake	State/Prov:	California
ZIP:	95485	Country:	United States
Email:	URL: GoldenValleyLending.com		

Area Code: 855	Phone Number: 2148144
Ext:	Subject ID Type:
Subject ID Issuer State:	Subject ID Issuer Country:
Representative Name:	Title:

Record # 6 / Consumer Sentinel Network Complaints			
Reference Number:	45501795	Originator Reference Number:	11160057252158
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?	No
Comments:	This was to be a <30 day loan of \$700. The firm claims that I signed something authorizing them to pay back the loan in increments of 20 payments. I contend that they debited my account and pay back the full loan within the 30 days, but they didn't and proceeded to assume that they were authorized to do 20 payments, accruing exorbitant interest and extending the life of the loan, while not paying down principal. I was told on 2/13 that they would debit the entire amount in full, interest and principal. This is a scam and now they say that I signed an agreement. ADDITIONAL DETAILS: Case is being handled by another organization: New York State Dept of Financial Services --- Additional Comments: full interest returned.		
Was the complaint resolved?:		Complaint Resolution:	NO RESPONSE. The business failed to respond to the BBB or the complainant.
Data Reference:			
Entered By:	BBBOACA-USER	Entry Date:	3/18/2013
Updated By:		Updated Date:	
Complaint Source:	BBB CA Oakland	Product Service Code:	Lending: Payday Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	3/18/2013	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer			
Complaining Company/Org:			
First Name:	(b)(6)	Last Name:	(b)(6)
Address 1:		Address 2:	
City:	BRIARCLIFF MANOR	State:	New York
Zip:	(b)(6)	Country:	UNITED STATES
Home Number:		Work Number:	
Fax Number:		Ext:	
Email:	(b)(6)	Age Range:	
Military Service Branch:		Soldier Status:	
Soldier Station:			
Subject			
Subject:	Golden Valley Lending, Inc.		
Address:	635 East Hwy 20 C		
City:	Upper Lake	State/Prov:	California
ZIP:	95485	Country:	United States
Email:	GoldenValleyLending.com		
Area Code:	855	Phone Number:	2148144

Ext:		Subject ID Type:	
Subject ID Issuer State:		Subject ID Issuer Country:	
Representative Name:		Title:	

Record # 7 / Consumer Sentinel Network Complaints			
Reference Number:	45168294	Originator Reference Number:	11160057250574
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?	No
Comments:	<p>February 21, 2013 Golden Valley Lending635 East Hwy 20, EUpper Lake, CA 95485PH: (855-214-8144) FAX (855-214-9177) CustomerService@goldenvalleylending.com To Whom It May Concern: Upon researching payday loan laws in the state of North Carolina, I have found that your Internet payday loans are illegal. Your company should not issue loans to North Carolina residents at all. I have contacted the North Carolina Office of Financial Institutions and the North Carolina State Attorney General's Office regarding your Internet payday loans and was informed they are indeed illegal in North Carolina and was advised to pay what is due according to principle amount only of the loan. To date, I have paid \$2,056.25 on my \$700.00 loan. The legal amount that could have been charged to my loan is the principal amount of \$700.00 even if your Internet pay day loan was legal in California. Since I have paid \$2,056.00 on this loan by your debits of my bank account and have this paid in full. I demand that you mark my account Paid in Full and send me a refund of \$1,356.25. I demand that all contact be made through email only at: (b)(6) I will need everything in writing to keep accurate records of all communication as per instruction from my state Attorney General's Office. I prohibit you or your affiliates to contact me via telephone at my place of employment or my home telephone number. I also prohibit you from calling my references listed on my loan. Once I inform you of this, you must stop the telephone contact immediately or you will be once again breaking the laws of the state of North Carolina. You are also hereby notified that I am revoking any voluntary wage assignment I may or may not have signed. I no longer authorize you, your company, or your affiliates to attach any part of my wages or contact my employer for your collection purposes. I am revoking your right to debit my checking account any longer. You, your company, or your affiliates are not authorized to debit my checking account at all. Please be aware that I have informed my financial institution of this situation and they will also be receiving a copy of this correspondence. Any further attempts at debiting my account will be rejected by my financial institution. I must also inform you that I have filed complaints with the Better Business Bureau, the Federal Trade Commission, and my state Attorney General's Office. I expect a response from your company no later than February 26, 2013 regarding this matter. This response may only come via email. No telephone contact is permitted. Please respond by February 26, 2013 regarding this matter by email only. (b)(6) CC:Better Business BureauAttorney GeneralFederal Trade Commission --- Additional Comments. Since I have paid \$2,056.00 on this loan by your debits of my bank account and have this paid in full. I demand that you mark my account Paid in Full and send me a refund of \$1,356.25.</p>		
Was the complaint resolved?:	y	Complaint Resolution:	ASSUMED RESOLVED. The business addressed the issue, but the consumer has not verified with the BBB that the complaint is settled nor requested additional BBB assistance.
Data Reference:			
Entered By:	BBBOACA-USER	Entry Date:	3/4/2013
Updated By:			
Complaint Source:	BBB CA Oakland	Product Service Code:	Lending: Payday Loans
Amount Requested:			
Payment Method:			
Complaint Date:	3/4/2013	Transaction Date:	
Initial Contact:			
Statute/Rule:			
Topic:			
Dispute with Credit Bureau - Responded?:			
Member of armed forces or dependent?:			
Consumer Information			
Consumer			

Complaining Company/Org:			
First Name:	(b)(6)	Last Name:	(b)(6)
Address 1:	Address 2:		
City:	DURHAM	State:	North Carolina
Zip:	(b)(6)	Country:	UNITED STATES
Home Number:	Work Number: (b)(6)		
Fax Number:	Ext:		
Email:	(b)(6)	Age Range:	
Military Service Branch:	Soldier Status:		
Soldier Station:	Subject		
Subject:	Golden Valley Lending, Inc.		
Address:	635 East Hwy 20 C		
City:	Upper Lake	State/Prov:	California
ZIP:	95485	Country:	United States
Email:	URL: GoldenValleyLending.com		
Area Code:	855	Phone Number:	2148144
Ext:	Subject ID Type:		
Subject ID Issuer State:	Subject ID Issuer Country:		
Representative Name:	Title:		




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Consumer Sentinel Network Complaints

Record # 1 / Consumer Sentinel Network Complaints

Reference Number:	49367453	Originator Reference Number:	I1310312232169761				
Language:	English	Contact Type:	Complaint				
Source:	Organization	DNC?	No				
Comments:	<p>NOTE: To prevent interference with pending law enforcement action, prior to any investigative action, please contact the IC3 at SEARCH@IC3.GOV. Please check the "CSN Record Details page - Data Reference field" link for further details on IC3 data. --- Incident description: I received a call at my work on Tuesday, October 29, 2013 from Kelly a customer service rep from Golden Valley stating that attempts to retrieve payment for a loan of \$800.00 via ACH were being rejected and they wanted to make arrangements to cover the payment. When I told her that I had never applied for or to my knowledge received a loan from them, she proceeded to inform me that \$800.00 had been deposited into my First Financial Credit Union Account on September 23, 2013 after I allegedly applied via telephone (She quoted my home phone number as well). Since I had done no such thing, I took her number, called the Credit Union and found that indeed there had been a deposit into my checking account at that time. This is an account that I have set up for some bills to be taken out monthly; one that I rarely use and if I'm notice at the ATM that there is a balance, I occasionally will draw from it. It had been merged into my existing funds and I'm certain at some point used by me. I notified Golden Valley that I had NOT applied for a loan, but would be willing to replace the monies I had unknowingly taken out. After I made arrangements for the collection, I called my credit union back, and they suggested that I close the account and open up a new one. Even though I have not done so yet, I believe my personal information has been fraudulently accessed and that something must be done about it. Please advise on next steps.</p>						
Was the complaint resolved?:							
Data Reference:	More Information on Data Contributor Complaints?						
Entered By:	IC3-USER	Entry Date:	10/31/2013				
Updated By:		Updated Date:					
Complaint Source:	Internet Crime Complaint Center	Product Service Code:	Other (Note in Comments)				
Amount Requested:		Amount Paid:	\$1,200.00				
Payment Method:	Bank Account Debit	Agency Contact:	External Agency				
Complaint Date:	10/31/2013	Transaction Date:					
Initial Contact:	Internet Web Site	Initial Response:					
Statute/Rule:		Law Violation:					
Topic:		Dispute with Credit Bureau?:					
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:					
Member of armed forces or dependent?:		Cross Border Complaint?:	No				
Consumer Information							
<table border="1"> <tr> <td>Consumer</td> <td></td> </tr> <tr> <td>Complaining Company/Org:</td> <td></td> </tr> </table>				Consumer		Complaining Company/Org:	
Consumer							
Complaining Company/Org:							

First Name: (b)(6)	Last Name: (b)(6)
Address 1:	Address 2:
City: LOS ANGELES CA	State: California
Zip: (b)(6)	Country: UNITED STATES
Home Number:	Work Number:
Fax Number:	Ext:
Email: (b)(6)	Age Range: 60 - 64
Military Service Branch:	Soldier Status:
Soldier Station:	Subject
Subject: Golden Valley Loans	
Address:	
City:	State/Prov:
ZIP:	Country: United States
Email:	URL:
Area Code:	Phone Number: 8554970300
Ext:	Subject ID Type:
Subject ID Issuer State:	Subject ID Issuer Country:
Representative Name: Unknown	Title:

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Consumer Sentinel Network Complaints

Record # 1 / Consumer Sentinel Network Complaints

Reference Number:	51674966	Originator Reference Number:	11860009888789
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?	No
Comments:	<p>I requested a loan for \$200.00 on 11/13/13 in which the total charges to incur was stated to be \$291.77, to be paid on 11/21/13. I extended this loan and agreed to pay just the fee of \$91.77. Since then, every two weeks Harvest Moon has only debited the fee and send me an email stating that I extended my loan yet again. I never signed any documents for an extension. So far I have incurred \$371.04 in only fees, as they say that I extended my loan every two weeks. This is an example of the message I get and the one I received today: Dear MATTHEW KNIGHT: Thank you for giving us the opportunity to serve you. We appreciate your business and the confidence that you have placed in our company. As of 1/16/2014 11:46:54 AM, Loan # (b) was extended and Only Financial Fee will be debited. Your new due date is 1/31/2014 12:00:00 AM. ATTENTION CUSTOMERS:(Due to the timing of this message, there is a chance that this email was sent after you requested and received a new loan with us. If there is any question as to your current balance, please contact us immediately.) You can request a new loan without emails or faxing by logging into our your account at Pages/Login.aspx Once logged in, click on "Request A New Loan" and follow the prompts. Thank you again for choosing HarvestMoon.com Tel: 1-8887976064 Fax: 1-886408999 Email: CustomerService@HarvestMoonLoans.com **PLEASE DO NOT REPLY TO THIS MESSAGE - A RESPONSE IS NOT GUARANTEED. PLEASE USE THE LINKS PROVIDED ABOVE IN THIS EMAIL.** --- Additional Comments: I would like to have a refund of \$371.07, or simply deduct my charge of \$200 principle plus fee from this amount and credit the remainder to my bank account that you have on file.</p>		
Was the complaint resolved?:	n	Complaint Resolution:	NO RESPONSE. The business failed to respond to the BBB or the complainant.
Data Reference:			
Entered By:	BBBSAND-USER	Entry Date:	1/17/2014
Updated By:			
Complaint Source:	BBB CA San Diego	Product Service Code:	Lending: Payday Loans
Amount Requested:			
Amount Paid:	\$371.04		
Payment Method:			
Agency Contact:	External Agency		
Complaint Date:	1/17/2014	Transaction Date:	
Initial Contact:			
Initial Response:			
Statute/Rule:			
Law Violation:			
Topic:	Dispute with Credit Bureau?:		
Dispute with Credit Bureau - Responded?:	Dispute with Credit Bureau - Resolved to Satisfaction?:		
Member of armed forces or dependent?:	Cross Border Complaint?: No		
Consumer Information			
Consumer			

Complaining Company/Org:			
First Name:	(b)(6)		
Address 1:			
City:	COLUMBIA		
Zip:	(b)(6)		
Home Number:			
Fax Number:			
Email:	(b)(6)		
Military Service Branch:			
Soldier Station:			
Subject			
Subject:	Harvest Moon Loans		
Address:	8 Crestwood Rd #1		
City:	Boulevard	State/Prov:	California
ZIP:	91905	Country:	United States
Email:	customerservice@harvestmoonloans.com		
Area Code:	888	Phone Number:	7976064
Ext:	Subject ID Type:		
Subject ID Issuer State:	Subject ID Issuer Country:		
Representative Name:	Javaughn Miller	Title:	Tribal Administrator

Record # 2 / Consumer Sentinel Network Complaints			
Reference Number:	50768663	Originator Reference Number:	131109-000082
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?	No
Comments:	CFPB Issue Type: Payment to acct not credited --- What Happened: I took out a loan with Harvestmoon loans.com on may 20,2013 for \$500.00. Since that time they have withdrew \$2,090.58 from my checking account. Plus over 200.00 which my wellsfargo is trying to stop since I had asked them to stop payments. Harvest moon loans has not applied anything to my principal. They have been charging me 231.90 every 2 weeks for interest charged. This is against minnesota law and they are not licensed in minnesota. When I asked them on the phone the girl laughed me and told me they don't need to follow any law. --- Fair Resolution: Have them follow minnesota laws. I'd love money back however to have them put this account as paid would be fine. I do not want them to ever take money out of my account again.		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	CFPB-USER	Entry Date:	1/7/2014
Updated By:		Updated Date:	
Complaint Source:	Consumer Financial Protection Bureau	Product Service Code:	Lending: Payday Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	1/7/2014	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer			
Complaining Company/Org:			
First Name:	(b)(6)	Last Name:	(b)(6)
Address 1:		Address 2:	
City:	EDINA	State:	Minnesota
Zip:	(b)(6)	Country:	UNITED STATES
Home Number:		Work Number:	
Fax Number:		Ext:	
Email:	(b)(6)	Age Range:	50 - 59
Military Service Branch:		Soldier Status:	
Soldier Station:			
Subject			
Subject:	Harvest Moon Loans		
Address:	PO Box 1120		
City:	Boulevard	State/Prov:	California
ZIP:	91905	Country:	United States
Email:	URL:		

Area Code:		Phone Number:	
Ext:		Subject ID	
Subject ID		Type:	
Issuer State:		Subject ID	
Representative Name:		Issuer Country:	
		Title:	

Record # 3 / Consumer Sentinel Network Complaints			
Reference Number:	51490398	Originator Reference Number:	11860009861616
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?	No
Comments:	I have on several occasions gone to Harvest Moon Loans website and have tried to log in to my account to no avail. I have requested a password change to be sent to me on several occasions with no response. I have emailed customer service to send me a new password. I want a copy of my loan documents as they are deducting payments on days I do not get paid and are causing me overdraft fees. When you call their toll free number you are placed on hold and told they 'are experiencing a high volume of calls and wait in longer than 10 minutes' then phone disconnects you. I want a password and want copies of my loan documents. --- Additional Comments: I want a copy of my loan documents that I signed and new password sent to my email at (b)(6)		
Was the complaint resolved?:		Complaint Resolution:	RESOLVED. The consumer has verified that the complaint has been settled to his/her satisfaction.
Data Reference:			
Entered By:	BBBSAND-USER	Entry Date:	1/5/2014
Updated By:		Updated Date:	
Complaint Source:	BBB CA San Diego	Product Service Code:	Lending: Payday Loans
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	1/5/2014	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer			
Complaining Company/Org:			
First Name:	(b)(6)	Last Name:	(b)(6)
Address 1:		Address 2:	
City:	HENDERSON	State:	Nevada
Zip:	(b)(6)	Country:	UNITED STATES
Home Number:		Work Number:	(b)(6)
Fax Number:		Ext:	
Email:	(b)(6)	Age Range:	
Military Service Branch:		Soldier Status:	
Soldier Station:			
Subject			
Subject:	Harvest Moon Loans		
Address:	8 Crestwood Rd #1		
City:	Boulevard	State/Prov:	California
ZIP:	91905	Country:	United States
Email:	customerservice@harvestmoonloans.com		
	URL: http://www.harvestmoonloans.com		

Area Code: 888	Phone Number: 7976064
Ext:	Subject ID Type:
Subject ID Issuer State:	Subject ID Issuer Country:
Representative Name: Javaughn Miller	Title: Tribal Administrator

Record # 4 / Consumer Sentinel Network Complaints			
Reference Number:	47040272	Originator Reference Number:	786054
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?	No
Comments:	NOTE: In addition to the complaint notes immediately below, the Ohio Attorney General's Office provided additional information in fields whose header titles are quoted and follow the complaint notes. --- I want this account closed. I dont feel as though after all the money I have had taken out of my account they should be allowed to take anymore. I either want to pay off the remaing principal I owe (if there even is any) and close this account. --- Topic Description: this company is charging me fees that I did not agree to the amount. They also offer a partial payment, but do not honor it when they take the money out. They also refuse to allow me to pay off my account and keep trying to charge huge service fees which were not explained thoroughly when i created the account. I have contacted this company six times through email and have had no answer. I have also called at least 5 times and left messages (because no one ever answers) and no one has EVER responded to me.		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	OH01-USER	Entry Date:	6/27/2013
Updated By:		Updated Date:	
Complaint Source:	Ohio, Attorney General	Product Service Code:	Other (Note in Comments)
Amount Requested:	\$0.00	Amount Paid:	\$0.00
Payment Method:		Agency Contact:	External Agency
Complaint Date:	6/27/2013	Transaction Date:	
Initial Contact:	Internet Web Site	Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer			
Complaining Company/Org:			
First Name:	(b)(6)	Last Name:	(b)(6)
Address 1:		Address 2:	
City:	CANTON	State:	Ohio
Zip:	(b)(6)	Country:	UNITED STATES
Home Number:		Work Number:	
Fax Number:		Ext:	
Email:	(b)(6)	Age Range:	
Military Service Branch:		Soldier Status:	
Soldier Station:			
Subject			
Subject:	Harvest Moon Loans		
Address:	8 CRESTWOOD RD		
City:	Boulevard	State/Prov:	California
ZIP:	91905-9725	Country:	United States

Email:	CustomerService@HarvestMoonLoans.com	URL:	
Area Code:	888	Phone Number:	7976064
Ext:		Subject ID Type:	
Subject ID Issuer State:		Subject ID Issuer Country:	
Representative Name:		Title:	

Record # 5 / Consumer Sentinel Network Complaints			
Reference Number:	46138656	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?	No
Comments:	I have tried to reach this company so many times trying to figure out why Im being billed so much more than what I agreed to and also to find out what else exactly I am supposed to pay. I have sent over 5 emails, called at least 5 times (to which there is no answer and no response to my messages) I am going to block all payments to this company soon because no one will help me. I dont know what to do, but they are draining my bank account and I only borrowed like \$250! I dont know what to do because they are taking all my money and wont even explain whats going on or respond to me. I am supposed to get charged AGAIN on 71 and I cant afford for them to take out almost \$300 from ANOTHER paycheck. People get loans because they are stuck not so they can get screwed over. I just want to be done with this company so I can never make the mistake of getting an online loan again. Please help because even the bbb is calling this place a scam!		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	FTCCIS-FTCUSER	Entry Date:	6/24/2013
Updated By:		Updated Date:	
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Code:	Lending: Payday Loans
Amount Requested:	\$300.00	Amount Paid:	\$550.00
Payment Method:	Bank Account Debit	Agency Contact:	Internet
Complaint Date:	6/24/2013	Transaction Date:	
Initial Contact:	I Initiated Contact	Initial Response:	Internet/E-mail
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer			
Complaining Company/Org:			
First Name:	(b)(6)	Last Name:	(b)(6)
Address 1:		Address 2:	
City:	Canton	State:	Ohio
Zip:	(b)(6)	Country:	UNITED STATES
Home Number:		Work Number:	(b)(6)
Fax Number:		Ext:	
Email:	(b)(6)	Age Range:	
Military Service Branch:		Soldier Status:	
Soldier Station:			
Subject			
Subject:	Harvest Moon Loans		
Address:	8 crestwood rd po box 1120		
City:	Boulevard	State/Prov:	California
ZIP:	91906-5	Country:	United States

Email:	CustomerService@HarvestMoonLoans.com	URL:	http://www.harvestmoonloans.com/
Area Code:	888	Phone Number:	7976064
Ext:		Subject ID Type:	
Subject ID Issuer State:		Subject ID Issuer Country:	
Representative Name:		Title:	

Record # 6 / Consumer Sentinel Network Complaints			
Reference Number:	44879120	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?	No
Comments:	Consumer reports that he has not received a confirmation alerting the consumer that they have received payment. Consumer has contacted Harvest Moon Loans to report the matter and they don't respond or call him back. Consumer reports that he is being charged every month as a direct deposit.		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	MGARCIA2	Entry Date:	3/29/2013
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Code:	Lending: Payday Loans
Amount Requested:		Amount Paid:	
Payment Method:	Unknown	Agency Contact:	Phone
Complaint Date:	3/29/2013	Transaction Date:	3/29/2013
Initial Contact:	Phone	Initial Response:	Phone: other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer			
Complaining Company/Org:		Last Name:	(b)(6)
First Name:	(b)(6)	Address 2:	
Address 1:		City:	Summerville
Zip:	(b)(6)	State:	South Carolina
Home Number:		Country:	UNITED STATES
Fax Number:		Work Number:	(b)(6)
Email:		Ext:	
Military Service Branch:		Age Range:	20 - 29
Soldier Station:		Soldier Status:	
Subject			
Subject:	Harvest Moon Loans		
Address:	HarvestMoonLoans.com		
City:		State/Prov:	
ZIP:		Country:	United States
Email:		URL:	
Area Code:	888	Phone Number:	7976064
Ext:		Subject ID Type:	

Subject ID Issuer State:	Subject ID Issuer Country:
Representative Name:	Title:




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Consumer Sentinel Network Complaints

Record # 11 / Consumer Sentinel Network Complaints

Reference Number:	47925917	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?	No
Comments: the consumer filled out an application on line for loan and then she cancelled the loan. now she is getting multiple calls from different loan companies.			
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	CBOURKEWALTER	Entry Date:	8/21/2013
Updated By:		Updated Date:	
Complaint Source:	FTC Call Center	Product Service Code:	Lending: Other Institutions
Amount Requested:	\$0.00	Amount Paid:	\$0.00
Payment Method:	Unknown	Agency Contact:	Phone
Complaint Date:	8/21/2013	Transaction Date:	8/21/2013
Initial Contact:	Phone	Initial Response:	Answer cold call
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation Calls any person repeatedly or continuously
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:	No	Dispute with Credit Bureau - Resolved to Satisfaction?:	No
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No

Consumer Information

Consumer

Complaining Company/Org:			
First Name:	(b)(6)	Last Name:	(b)(6)
Address 1:		Address 2:	
City:	Salt Lake City	State:	Utah
Zip:	(b)(6)	Country:	UNITED STATES
Home Number:		Work Number:	(b)(6)
Fax Number:		Ext:	
Email:		Age Range:	
Military Service Branch:		Soldier Status:	
Soldier Station:		Subject	

Subject:	Gentle Breeze/la Posta Tribal Lending Enterprise		
Address:			
City:	State/Prov:		
ZIP:	Country:	United States	
Email:	URL:		
Area Code: 888	Phone Number:	5991720	
Ext:	Subject ID Type:		
Subject ID Issuer State:	Subject ID Issuer Country:		
Representative Name: Brandon Steven Bady Stefanie	Title:	Customer Service Customer Service Supervisor Customer Service	
Associated Subjects			
Company: Auto Loan Network			
Company Type: Automobile Financiar			
Address:			
City:	State/Prov:		
ZIP:	Country:	United States	
Email:	URL:		
Area Code: 401	Phone Number:	6487436	
Company: National Debt Consolidation			
Company Type: Other			
Address:			
City:	State/Prov:		
ZIP:	Country:	United States	
Email:	URL:		
Area Code: 558	Phone Number:	8740447	
Company: On Line Applications Loans			
Company Type: Other			
Address:			
City:	State/Prov:		
ZIP:	Country:	United States	
Email:	URL:		
Area Code:	Phone Number:		

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Consumer Sentinel Network Complaints

Record # 1 / Consumer Sentinel Network Complaints

Reference Number:	51079683	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?	No
Comments:	<p>I have receive 3 to 5 emails from Mountainsummit financial on Dec.26,2013.Congratulating me that Mountain Summit has approved my loan and that the funds were being sent to my bank.Before this emails on the same date they had sent me one say "dear matha ,your have been approved .Before we can put money into your account we need to verify your information . We have tried to contact you but have been unable to reach you." All I did just delete the emails,because I had not request any loan from them. Then when I receive my statement from my bank. I notice a deposit of \$600.00 was made.on 12/27/2013. Since I keep a low balance of \$25 on my acct:I went to my bank to investgate.Bank inform me,that MOUNTAIN SUMMIT FINANCIAL had made a deposit of \$600.00. On 1/10/2014 the company deduct \$210.00 for services.I call them to tell that I didn't request this loan and they inform that I have done this electronically . I have ask for prove of sign papers and they said they cannot send me any papers. Because this transaction was done electronically.They want me to pay them or if don't it will accummulate interest on the amount \$390.00.I didn't request any loan from this company.I don't know how they got my identity I feel this is theft .</p>		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	FTCCIS-FTCUSER	Entry Date:	1/28/2014
Updated By:		Updated Date:	
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Code:	Unsolicited Email
Amount Requested:	\$600.00	Amount Paid:	\$390.00
Payment Method:		Agency Contact:	Internet
Complaint Date:	1/28/2014	Transaction Date:	12/26/2013
Initial Contact:	Internet/E-mail	Initial Response:	Unknown
Statute/Rule:	CAN-SPAM Act	Law Violation:	SPAM: Other/general annoyance
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer			
Complaining Company/Org:		Last Name:	(b)(6)
First Name:	(b)(6)	Address 2:	
Address 1:			

City: Irving	State: Texas
Zip: (b)(6)	Country: UNITED STATES
Home Number:	Work Number:
Fax Number:	Ext:
Email: (b)(6)	Age Range: 60 - 64
Military Service Branch:	Soldier Status:
Soldier Station:	
Subject	
Subject: Mountain Summit Financial	
Address: 635 east hwy 20,f	
City: Upper Lake	State/Prov: California
ZIP: 95485	Country: United States
Email: customerservice@mountainsummitfinancial.com	URL: www.mountainsummitfinancial.com
Area Code: 855	Phone Number: 8197200
Ext:	Subject ID Type:
Subject ID Issuer State:	Subject ID Issuer Country:
Representative Name:	Title:

Record # 2 / Consumer Sentinel Network Complaints			
Reference Number:	50085074	Originator Reference Number:	2013-152964
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?	No
Comments:	Note: the Iowa Attorney General's Office is able to transmit only the company and consumer information but no other comments at this time.		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	IA01-USER	Entry Date:	11/12/2013
Updated By:		Updated Date:	
Complaint Source:	Iowa, Attorney General	Product Service Code:	Lending: Other Institutions
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	11/12/2013	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No

Consumer Information

Consumer			
Complaining Company/Org:		Last Name:	(b)(6)
First Name:	(b)(6)	Address 2:	
Address 1:		State:	Iowa
City:	ACKLEY	Country:	UNITED STATES
Zip:	(b)(6)	Work Number:	
Home Number:		Ext:	
Fax Number:		Age Range:	
Email:	(b)(6)	Soldier Status:	
Military Service Branch:			
Soldier Station:			

Subject

Subject:	Mountain Summit Financial		
Address:	635 East Highway 20 F		
City:	Upper Lake	State/Prov:	California
ZIP:	95485	Country:	United States
Email:		URL:	
Area Code:	855	Phone Number:	8197200
Ext:		Subject ID Type:	
Subject ID Issuer State:		Subject ID Issuer Country:	

Representative Name:	Title:
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Consumer Sentinel Network Complaints

Record # 1 / Consumer Sentinel Network Complaints

Reference Number:	50389864	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?	No
Comments:	<p>I was trying to get a loan before the holidays, just so would be able to give my 3 sons (7,8 and 11 months) a very merry christmas. I was talking to Sean the telemarketer about a loan. First I found a website forloan and filled outsome online applications. National Payday Loan Services called me and said I was approved for up to three thousand. Ionly wanted two thousand. I agreed. They first asked for 190 dollars for processing fees. Then they wanted another 250 for more fees. Once I payed that they transferred me to the PTI department. Which I was toldthey were they department that turned the unsecured loan to a secured loan. They asked for 255 dollars. So now I'm up to 695. Finally I thought I was getting somewhere. Then when the funds were suppose to get transferred into my checking account,they There Bank said my bank wound accept a transfer of no less then \$3200. That's a difference of 505. Now they said I have to pay the 505 to get the loan. They also told my I would get back all of they money I had to pay. I didn't think much of it at that time. Well I payed the \$505 and nothing still. Now the excuse was there was a block one there end to transfer the money into my account. Then they told me they could bring a check directly to my house. Which entiteld me to pay another \$200. Now I'm in the hole \$1300. Now I' m broke. Everytime I call an try to talk to them. I get nothing. Everytime I use difrent phone and try to talk they hang up on me and block my calls from those phones. Please help me</p>		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	FTCCIS-FTCUSER	Entry Date:	12/21/2013
Updated By:		Updated Date:	
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Code:	Impostor: Business
Amount Requested:	\$1,300.00	Amount Paid:	\$1,300.00
Payment Method:	MoneyPak	Agency Contact:	Internet
Complaint Date:	12/21/2013	Transaction Date:	11/6/2013
Initial Contact:	Phone Call: Mobile/Cell	Initial Response:	Other
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer			
Complaining Company/Org:		Last Name:	(b)
First Name:	(b)(6)	Address 2:	(b)
Address 1:			

City: Milliken	State: Colorado
Zip: (b)(6)	Country: UNITED STATES
Home Number: (b)(6)	Work Number: (b)(6)
Fax Number:	Ext:
Email: (b)(6)	Age Range: 30 - 39
Military Service Branch:	Soldier Status:
Soldier Station:	
Subject	
Subject: National Payday Loan Services	
Address:	
City: New York	State/Prov: New York
ZIP:	Country: United States
Email: stevedestiny@gmail.com	URL:
Area Code: 315	Phone Number: 6264826
Ext:	Subject ID Type:
Subject ID Issuer State:	Subject ID Issuer Country:
Representative Name: Sean Scofield	Title: Telemarketer

Record # 2 / Consumer Sentinel Network Complaints			
Reference Number:	50353231	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?	No
Comments:	<p>I was left several messages per day from Eric Smith. I finally returned one of the calls after listening to the voice mails the next day. I was told that I was approved for a \$3000 loan even though I only requested \$600-\$1000. I was told that I needed to purchase a MoneyPak card to pay a \$150 Doc fee that would be refunded via added to the loan that would be deposited into my account within 15 mins after I gave the MoneyPak number & he would stay on the phone with me until I saw the money in my account. Then I was told it was taking longer than he thought so he would call me back in 20 mins to complete the deposit of the loan. After 30 mins, I called back and didn't use the extension he gave me just the main number in which he answered. Was put back on hold to check on the loan and then told that their IRS department is requiring me to pay an additional \$190 before they release the funds into my account and again this would be refunded back now increasing my loan to \$3,340. I was transferred to Michael in the IRS Tax department and I questioned why the additional amount. I was told it was due to my credit score being low. When asked what guarantee do I have that there won't be another amount asked from me since this would be everything I had and this is why I was trying to obtain a payday loan. He assure me that this would be the last and finally payment and that he too would stay on the phone with me once I purchased another MoneyPak card and he applied it to loan for the IRS. However once I did purchase another card and called Michael back (again without using the extension give, just the main number and he answered) with the information for the additional \$190 I was put on hold then given a transaction number of the deposit of the loan into my account. Then all of a sudden put back on hold and transferred to the BBI department and spoke to a Bruce Haines (told to be the head of the IRS department) I was told by him that I needed to insure my loan with an additional \$160 via another MoneyPak card. At this point I've been on the phone with this company from 11am and it was 4pm. I refused to give them anymore money and requested that my \$340 that was promised to be refunded anyway be deposited into my account within 10 mins because I felt I was being taken advantage of and this was a scam. I was transferred back to Sam (Loan Officer's Head Manager) for the refund and closeout of the loan. Sam said he didn't have the power to do so and that Bruce in BBI now housed the loan & is the only one that can release it or return my money & there would be a \$30 fee and would take 45 days. Bruce refused to cancel the loan even though I could not afford the additional money & refused to refund my money. I was told to call when I had the money & hung up on. From there I called over and over & was hung up on over and over by everyone who answered which after paying more attention all sounded very much like the same person with a heavy Indian accent. The physically address given, doesn't exist and the zip code is not for NYC. The phone number under search will bring up multiple locations every time entered. This loan was never funded and no loan docs were presented or explained to me once I made the first payment asked for that I would be stuck until I paid the remaining \$160. However even if I had it I'm sure there would be another fee asked of me and I would never see the loan. Now they do not answer any calls I place to them.</p>		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	FTCCIS-FTCUSER	Entry Date:	12/19/2013
Updated By:		Updated Date:	
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Code:	Advance-Fee Loans, Credit Arrangers
Amount Requested:	\$500.00	Amount Paid:	\$340.00
Payment Method:	MoneyPak	Agency Contact:	Internet
Complaint Date:	12/19/2013	Transaction Date:	12/17/2013
Initial Contact:	Phone Call: Mobile/Cell	Initial Response:	Mobile: Text/Email/IM
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No

Consumer Information			
Consumer			
Complaining Company/Org:			
First Name:	(b)(6)	Last Name:	(b)(6)
Address 1:		Address 2:	
City:	Burlington	State:	New Jersey
Zip:	(b)(6)	Country:	UNITED STATES
Home Number:		Work Number:	
Fax Number:		Ext:	
Email:	(b)(6)	Age Range:	40 - 49
Military Service Branch:		Soldier Status:	
Soldier Station:			
Subject			
Subject:	National Payday Loan Services		
Address:	200 Independence Ave. S.W.		
City:	New York	State/Prov:	New York
ZIP:	11968	Country:	United States
Email:		URL:	www.national-payday.com
Area Code:	315	Phone Number:	6364826
Ext:	4502	Subject ID Type:	
Subject ID Issuer State:		Subject ID Issuer Country:	
Representative Name:	Eric Smith	Title:	Loan Officer



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Consumer Sentinel Network Complaints

Record # 1 / Consumer Sentinel Network Complaints

Reference Number:	45554361	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?	No
Comments:	I had to take out a payday advance and then due to circumstances I was unable to pay so I contacted a payday support center who is investigating the matter and sent paperwork to silver cloud financial also known as usa money shop for additional info. According to silver cloud as of today when they called me at work and threatened to call my human resources that they never received anything from the support center. I then called the payday support center 800 920 4631 client number (b)(6) and I was informed to contact you and that paperwork was submitted to them a while ago and she would do it again.silver cloud representative was extremely rude and refused to give me a call back number and or her name		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	FTCCIS-FTCUSER	Entry Date:	4/30/2013
Updated By:			
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Code:	Creditor Debt Collection
Amount Requested:	\$2,000.00	Amount Paid:	
Payment Method:	Bank Account Debit	Agency Contact:	Internet
Complaint Date:	4/30/2013 Text	Transaction Date:	3/21/2013
Initial Contact:	Phone Call: Mobile/Cell	Initial Response:	Answer cold call
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Calls Debtor at Work Knowing Debtor Can't Take Calls Falsely Threatens Arrest, Seizure of Property Fails to Send Written Notice of Debt to Debtor Calls Debtor After Getting 'Cease Communication' Notice Fails to Identify Self as Debt Collector Tells Someone Other Than Debtor About Debt Calls any person repeatedly or continuously
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer			
Complaining Company/Org:			
First Name:	(b)(6)	Last Name:	(b)(6)

Address 1: (b)(6)	Address 2:
City: Edison	State: New Jersey
Zip: (b)(6)	Country: UNITED STATES
Home Number: (b)(6)	Work Number: (b)(6)
Fax Number:	Ext:
Email: (b)(6)	Age Range: 50 - 59
Military Service Branch:	Soldier Status:
Soldier Station:	Subject
Subject: Silver Cloud Financial Aka Usa Money Shop	
Address:	635 East highway 20c
City: Upper Lake	State/Prov: California
ZIP: 95485	Country: United States
Email:	URL:
Area Code: 855	Phone Number: 4970298
Ext:	Subject ID Type:
Subject ID Issuer State:	Subject ID Issuer Country:
Representative Name: Name:	Title:

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Consumer Sentinel Network Complaints

Record # 1 / Consumer Sentinel Network Complaints

Reference Number:	51450699	Originator Reference Number:	131203-001098								
Language:	English	Contact Type:	Complaint								
Source:	Organization	DNC?	No								
Comments:	<p>CFPB Sub product: Payday loan --- CFPB Issue Type: Debt was paid --- What Happened: I borrowed \$300 on approximately May 4. The paperwork stated that if I wanted to extend the loan that I would have to contact the lender four days before the due date. I did not want to extend the loan; therefore, I did not contact the lender. However, on my payday, on \$75 was withdrawn from my account. The next pay the same thing happened-- roughly \$75 was withdrawn from my account. I called the lender, and informed the rep that I wanted the ENTIRE amount owed deducted. Again, only a partial amount was taken out. I called the lender again, and I was assured that the total amount due would be taken out of my account on my next paydate. I had money deducted from my account on my last paydate, which was November 22. There is no way on Earth that I would have taken 7 months to pay back \$300!!!!!! I'm afraid to add up the amount that they have stolen from me because I fear I will have a stroke on the spot because I am SO ANGRY!!!! After speaking with the last representative, I finally figured out that I had been "had." They stretched the payments out in order to charge me almost triple the amount that I borrowed with very little going towards the principal. I have filed a complaint in my State of Ohio with the Attorney General's Office, and I filed a complaint with the FTC. However, no one has tried to help me.-- Have contacted:CC Issuer, Gov Agency --- Fair Resolution: I want the money that was stolen, excluding the original amount borrowed, returned to me.</p>										
Was the complaint resolved?:		Complaint Resolution:									
Data Reference:											
Entered By:	CFPB-USER	Entry Date:	1/22/2014								
Updated By:		Updated Date:									
Complaint Source:	Consumer Financial Protection Bureau	Product Service Code:	Third Party Debt Collection								
Amount Requested:		Amount Paid:									
Payment Method:		Agency Contact:	External Agency								
Complaint Date:	1/22/2014	Transaction Date:									
Initial Contact:		Initial Response:									
Statute/Rule:		Law Violation:									
Topic:		Dispute with Credit Bureau?:									
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:									
Member of armed forces or dependent?:		Cross Border Complaint?:	No								
Consumer Information											
<table border="1"> <tr> <td>Consumer</td> <td></td> </tr> <tr> <td>Complaining Company/Org:</td> <td></td> </tr> <tr> <td>First Name:</td> <td>(b)(6)</td> </tr> <tr> <td>Last Name:</td> <td>(b)(6)</td> </tr> </table>				Consumer		Complaining Company/Org:		First Name:	(b)(6)	Last Name:	(b)(6)
Consumer											
Complaining Company/Org:											
First Name:	(b)(6)										
Last Name:	(b)(6)										

Address 1:	(b)(6)	Address 2:	
City:	CANTON	State:	Ohio
Zip:	(b)(6)	Country:	UNITED STATES
Home Number:		Work Number:	
Fax Number:		Ext:	
Email:	(b)(6)	Age Range:	
Military Service Branch:		Soldier Status:	
Soldier Station:		Subject	
Subject:	Silver Cloud Financial, Inc		
Address:	635 East Hwy 20, C		
City:	Upper Lake	State/Prov:	California
ZIP:	95485	Country:	United States
Email:		URL:	
Area Code:		Phone Number:	
Ext:		Subject ID	
Subject ID Issuer State:		Type:	
Representative Name:		Subject ID Issuer Country:	
		Title:	

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Consumer Sentinel Network Complaints

Record # 1 / Consumer Sentinel Network Complaints

Reference Number:	49310374	Originator Reference Number:	131028-000697
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?	No
Comments:	CFPB Issue Type: Problems when you are unable to pay --- What Happened: i took out a payday loan and could not pay it back now they are faxing papers over to every department in my job with my personal information to do a volunteer wage withholding after I told them that I was not nothing that. they will not stop faxing stuff over and I want it to stop --- Fair Resolution: I will want them to stop faxing and giving out my personal stuff		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	CFPB-USER	Entry Date:	10/29/2013
Updated By:	CFPB-USER	Updated Date:	12/15/2013
Complaint Source:	Consumer Financial Protection Bureau	Product Service Code:	Lending: Other Institutions
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	11/13/2013	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No

Consumer Information

Consumer

Complaining Company/Org:			
First Name:	(b)(6)	Last Name:	(b)(6)
Address 1:		Address 2:	
City:	ELGIN	State:	South Carolina
Zip:	(b)(6)	Country:	UNITED STATES
Home Number:		Work Number:	
Fax Number:		Ext:	
Email:	(b)(6)	Age Range:	30 - 39
Military Service Branch:		Soldier Status:	
Soldier Station:			

Subject			
Subject:	Tle Aka National Payday Loan		
Address:	p.o. box 332		
City:	Talmage	State/Prov:	California
ZIP:	95481	Country:	United States
Email:		URL:	
Area Code:		Phone Number:	
Ext:		Subject ID	
Subject ID		Type:	
Issuer State:		Subject ID	
Representative Name:		Issuer Country:	
		Title:	

Record # 2 / Consumer Sentinel Network Complaints			
Reference Number:	49024108	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?	No
Comments:	this company keeps faxing over my personal information to every department at my job about wage withholding and that it is a volunteer withholding and i told them i was not going to do this and they need to stop faxing my personal stuff over to my job but they will not stop.		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	FTCCIS-FTCUSER	Entry Date:	10/28/2013
Updated By:		Updated Date:	
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Code:	Internet Information Services
Amount Requested:	\$306.00	Amount Paid:	
Payment Method:		Agency Contact:	Internet
Complaint Date:	10/28/2013	Transaction Date:	10/3/2013
Initial Contact:	Fax	Initial Response:	Phone: 800/888 number
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No

Consumer Information

Consumer			
Complaining Company/Org:		Last Name:	(b)(6)
First Name:	(b)(6)	Address 2:	
Address 1:		State:	South Carolina
City:	Elgin	Country:	UNITED STATES
Zip:	(b)(6)	Work Number:	
Home Number:		Ext:	
Fax Number:		Age Range:	30 - 39
Email:	(b)(6)	Soldier Status:	
Military Service Branch:			
Soldier Station:			

Subject

Subject:	Tie Aka National Payday Loan		
Address:	po box 332		
City:	Talmage	State/Prov:	California
ZIP:	95481	Country:	United States
Email:	benjamin@myloancenter.net		
Area Code:	877	URL:	
Ext:		Phone Number:	8555013
		Subject ID Type:	

Subject ID Issuer State:	Subject ID Issuer Country:
Representative Name: ben	Title:




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Consumer Sentinel Network Complaints

Record # 1 / Consumer Sentinel Network Complaints

Reference Number:	48175587	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?	No
Comments:	this company keeps faxing the wrong department with my ss number at my employer and i have contacted them to tell them to stop faxing and calling my job but they will not...they also are faxing over a wage with holding saying it is voluntary and i told them that i never set up anything with them to with hold anything out my check....		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	FTCCIS-FTCUSER	Entry Date:	9/10/2013
Updated By:		Updated Date:	
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Code:	Unsolicited Email
Amount Requested:	\$306.00	Amount Paid:	
Payment Method:		Agency Contact:	Internet
Complaint Date:	9/10/2013	Transaction Date:	8/15/2013
Initial Contact:	Fax	Initial Response:	Phone: 800/888 number
Statute/Rule:	CAN-SPAM Act	Law Violation:	SPAM: Other\general annoyance
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No

Consumer Information

Consumer

Complaining Company/Org:			
First Name:	(b)(6)	Last Name:	(b)(6)
Address 1:		Address 2:	
City:	Elgin	State:	South Carolina
Zip:	(b)(6)	Country:	UNITED STATES
Home Number:		Work Number:	
Fax Number:		Ext:	
Email:	(b)(6)	Age Range:	30 - 39
Military Service Branch:		Soldier Status:	
Soldier Station:		Subject	

Subject: Tle Dba National Payday Loan			
Address: p.o. box 332			
City: Talmage		State/Prov:	California
ZIP: 95481		Country:	United States
Email: benjamin@myloancenter.net		URL:	
Area Code: 877		Phone Number:	8555013
Ext:		Subject ID Type:	
Subject ID Issuer State:		Subject ID Issuer Country:	
Representative Name: ben		Title:	acct specialist

Record # 2 / Consumer Sentinel Network Complaints				
Reference Number:	47962341	Originator Reference Number:		
Language:	English	Contact Type:	Complaint	
Source:	Consumer	DNC?	No	
Comments:	I am currently working with pdlr consolidation company to payoff my loans the have contacted dbanational payday loan to make arrangement but never responded to their request. They also on 0828 submitted requested for wage assignment to my employer which is not legal and dont have cour order. My consolidation company is trying to make arrangement with them but never received response from them.. PS9000: Payday Loan Other-Other Update			
Was the complaint resolved?:		Complaint Resolution:		
Data Reference:				
Entered By:	FTCCIS-FTCUSER	Entry Date:	8/29/2013	
Updated By:	CRSS\jbrown	Updated Date:	8/29/2013	
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Code:	Lending: Payday Loans	
Amount Requested:	\$562.00	Amount Paid:	\$132.00	
Payment Method:	Bank Account Debit	Agency Contact:	Internet	
Complaint Date:	8/29/2013	Transaction Date:	8/19/2013	
Initial Contact:	Internet/E-mail	Initial Response:	Internet/E-mail	
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation	
Topic:		Dispute with Credit Bureau?:		
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:		
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No	
Consumer Information				
Consumer				
Complaining Company/Org:				
First Name:	(b)(6)		Last Name: (b)(6)	
Address 1:			Address 2:	
City:	Newington		State:	Connecticut
Zip:	(b)(6)		Country:	UNITED STATES
Home Number:			Work Number:	
Fax Number:			Ext:	
Email:	(b)(6)		Age Range:	
Military Service Branch:			Soldier Status:	
Soldier Station:				
Subject				
Subject:	Tle Dba National Payday Loan			
Address:	P O BOX 332			
City:	Talmage	State/Prov:	California	
ZIP:	95481	Country:	United States	
Email:	benjamin@myloancenter.net		URL:	www.national-paydayloan.com
Area Code:	877		Phone Number:	8555013
Ext:				

		Subject ID Type:	
Subject ID Issuer State:		Subject ID Issuer Country:	
Representative Name:	group email	Title:	

Record # 3 / Consumer Sentinel Network Complaints			
Reference Number:	47480435	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?	No
Comments:	They sent a Wage Assignment documentation to my place of work and feel that is an invasion of my privacy due to the privacy acts they disclose. I received a call from firmwide HR and they told me that they would appreciate not receiving anymore documents like this.. PS9000: Payday Lender Other-Other Update		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	FTCCIS-FTCUSER	Entry Date:	8/9/2013
Updated By:	CRSS\sdavis1	Updated Date:	8/9/2013
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Code:	Lending: Payday Loans
Amount Requested:	\$306.00	Amount Paid:	\$0.00
Payment Method:		Agency Contact:	Internet
Complaint Date:	8/9/2013	Transaction Date:	7/31/2013
Initial Contact:	Fax	Initial Response:	Unknown
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer			
Complaining Company/Org:			
First Name:	(b)(6)	Last Name:	(b)(6)
Address 1:		Address 2:	
City:	Bronx	State:	New York
Zip:	(b)(6)	Country:	UNITED STATES
Home Number:		Work Number:	
Fax Number:		Ext:	
Email:	(b)(6)	Age Range:	
Military Service Branch:		Soldier Status:	
Soldier Station:			
Subject			
Subject:	Tie Dba National Payday Loan		
Address:	P.O. Box 332		
City:	Talmage	State/Prov:	California
ZIP:	95481	Country:	United States
Email:		URL:	
Area Code:	877	Phone Number:	8555013
Ext:		Subject ID Type:	

Subject ID Issuer State:	Subject ID Issuer Country:
Representative Name:	Title: Customer Service Team

Record # 4 / Consumer Sentinel Network Complaints			
Reference Number:	46856143	Originator Reference Number:	130620-001315
Language:	English	Contact Type:	Complaint
Source:	Organization	DNC?	No
Comments:	CFPB Issue Type: Problems when you are unable to pay --- What Happened: I took out a 300 payday loan from national-paydayloan.com I could not keep up with the payments and have more than paid back the principal on the account but they still are charging me and say I have to pay more and even though they are illegal I. My state they say they can do what they want because they are tribal lending. I asked to have my account settled for what I paid but they refuse. --- Fair Resolution: I think a fair resolution would be to count the account as settled because I have paid a lot more than I have taken out.		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	CFPB-USER	Entry Date:	6/28/2013
Updated By:	CFPB-USER	Updated Date:	12/14/2013
Complaint Source:	Consumer Financial Protection Bureau	Product Service Code:	Lending: Banks & Credit Unions
Amount Requested:		Amount Paid:	
Payment Method:		Agency Contact:	External Agency
Complaint Date:	11/13/2013	Transaction Date:	
Initial Contact:		Initial Response:	
Statute/Rule:		Law Violation:	
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:		Cross Border Complaint?:	No
Consumer Information			
Consumer			
Complaining Company/Org:		Last Name:	(b)(6)
First Name:	(b)(6)	Address 2:	
Address 1:		State:	Ohio
City:	COLUMBUS	Country:	UNITED STATES
Zip:	(b)(6)	Work Number:	
Home Number:		Ext:	
Fax Number:		Age Range:	
Email:	(b)(6)	Soldier Status:	
Military Service Branch:			
Soldier Station:			
Subject			
Subject:	Tle Dba National Payday Loan		
Address:		State/Prov:	
City:		Country:	United States
ZIP:		URL:	
Email:		Phone Number:	
Area Code:			

Ext:	Subject ID Type:
Subject ID Issuer State:	Subject ID Issuer Country:
Representative Name:	Title:

Record # 5 / Consumer Sentinel Network Complaints			
Reference Number:	46473004	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?	No
Comments:	I took out a payday loan with national-paydayloan.com and could not finish paying it off. This loan is actually illegal in ohio so since I have repaid more than the principal I asked them to count the account as paid and they said no they are tribal lending and are sending a wage attachment to my employer right now of I do not pay an additional 200. I can not afford this and I feel exploited. Please help. They will not give me an address to mail payments to either they insist on having my new bank account information I have also incurred 1350 in over draft fees because they would not stop the ach withdraw		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	FTCCIS-FTCUSER	Entry Date:	6/20/2013
Updated By:		Updated Date:	
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Code:	Multi-Level Mktg\Pyramids\Chain Letters
Amount Requested:	\$414.00	Amount Paid:	\$500.00
Payment Method:	Bank Account Debit	Agency Contact:	Internet
Complaint Date:	6/20/2013	Transaction Date:	6/19/2013
Initial Contact:	Internet/E-mail	Initial Response:	Internet/E-mail
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Deception/Misrepresentation
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer			
Complaining Company/Org:		Last Name:	(b)(6)
First Name:	(b)(6)	Address 2:	
Address 1:		State:	Ohio
City:	Columbus	Country:	UNITED STATES
Zip:	(b)(6)	Work Number:	
Home Number:		Ext:	
Fax Number:		Age Range:	
Email:	(b)(6)	Soldier Status:	
Military Service Branch:			
Soldier Station:			
Subject			
Subject:	Tle Dba National Payday Loan		
Address:		State/Prov:	
City:		Country:	United States
ZIP:		URL:	Www.national-paydayloan.com
Email:	Compliance@execlinkmail.com	Phone Number:	6788567
Area Code:	888		

Ext:		Subject ID Type:	
Subject ID Issuer State:		Subject ID Issuer Country:	
Representative Name:	Complaince	Title:	

Record # 6 / Consumer Sentinel Network Complaints			
Reference Number:	45811685	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?	No
Comments:	they threaten to garnish my wages without court order, Tracy said they documents to my employer, and no court order was necessary. i agreed to make my arrangements, she said no they do not take payments arrangements. she said this information was on the loan documents that i signed, i told her i did not see this information, she said it did not matter, they were still garnish my wages without court order.		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	FTCCIS-FTCUSER	Entry Date:	5/18/2013
Updated By:		Updated Date:	
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Code:	Creditor Debt Collection
Amount Requested:	\$306.00	Amount Paid:	\$0.00
Payment Method:	Bank Account Debit	Agency Contact:	Internet
Complaint Date:	5/18/2013	Transaction Date:	5/14/2013
Initial Contact:	Internet/E-mail	Initial Response:	Answer cold call
Statute/Rule:	FTC Act Sec 5 (BCP)	Law Violation:	Falsely Represents Character, Amount, Status of Debt Falsely Threatens Arrest, Seizure of Property Collects Unauthorized Interest\Fees\Expenses
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No
Consumer Information			
Consumer			
Complaining Company/Org:			
First Name:	(b)(6)	Last Name:	(b)(6)
Address 1:		Address 2:	
City:	Raytown	State:	Missouri
Zip:	(b)(6)	Country:	UNITED STATES
Home Number:		Work Number:	(b)(6)
Fax Number:		Ext:	
Email:	(b)(6)	Age Range:	
Military Service Branch:		Soldier Status:	
Soldier Station:			
Subject			
Subject:	Tle Dba National Payday Loan		
Address:	15 SOUTH NORTH STREET		
City:	Wilmington	State/Prov:	Delaware
ZIP:	19720	Country:	United States
Email:	URL: www.national-payday.com		
Area Code:	888	Phone Number:	6788567

Ext:		Subject ID Type:	
Subject ID Issuer State:		Subject ID Issuer Country:	
Representative Name:	tracy	Title:	customer service rep





[PRINT](#)

Consumer Sentinel Network Complaints

Record # 1 / Consumer Sentinel Network Complaints

Reference Number:	47687503	Originator Reference Number:	
Language:	English	Contact Type:	Complaint
Source:	Consumer	DNC?	No
Comments:	this company fax over wage assignment papers to my job but fax it to a different department with my information on and telling how im late on a loan and showing my ssn # and they said that it is a volunteer wage assignment and I never volunteer for no one to do a wage assignment.		
Was the complaint resolved?:		Complaint Resolution:	
Data Reference:			
Entered By:	FTCCIS-FTCUSER	Entry Date:	8/16/2013
Updated By:		Updated Date:	
Complaint Source:	FTC Online Complaint Assistant (CIS)	Product Service Code:	Third Party Debt Collection
Amount Requested:	\$306.00	Amount Paid:	
Payment Method:		Agency Contact:	Internet
Complaint Date:	8/16/2013	Transaction Date:	
Initial Contact:	Fax	Initial Response:	Phone: 800/888 number
Statute/Rule:	Fair Debt Collection Practices Act	Law Violation:	Calls Debtor at Work Knowing Debtor Can't Take Calls Fails to Send Written Notice of Debt to Debtor Tells Someone Other Than Debtor About Debt Calls any person repeatedly or continuously
Topic:		Dispute with Credit Bureau?:	
Dispute with Credit Bureau - Responded?:		Dispute with Credit Bureau - Resolved to Satisfaction?:	
Member of armed forces or dependent?:	No	Cross Border Complaint?:	No

Consumer Information

Consumer

Complaining Company/Org:			
First Name:	(b)(6)	Last Name:	(b)(6)
Address 1:		Address 2:	
City:	Elgin	State:	South Carolina
Zip:	(b)(6)	Country:	UNITED STATES
Home Number:		Work Number:	
Fax Number:		Ext:	
Email:	(b)(6)	Age Range:	

Military Service Branch:	Soldier Status:		
Soldier Station:			
Subject			
Subject:	Tle National Payday Loan		
Address:	P.O. BOX 332		
City:	Talmage	State/Prov:	California
ZIP:	95481	Country:	United States
Email:		URL:	
Area Code:	877	Phone Number:	8555013
Ext:		Subject ID Type:	
Subject ID Issuer State:		Subject ID Issuer Country:	
Representative Name:	BENJAMIN	Title:	

