INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 05/14/2015

Arnold Bauder 15727 Willowood St. La Mirada, CA, 90638 Phone: (562) 943-3871

Email: ABAÚDER11@VERIZON.NET

Name/Firm/Company: Healthy New Beginnings Inc.

Subject/Category: Using deceptive practices to sell their products

Street Address: 1540 International Parkway Suite 2000

City: Lake Mary, FL 32746 Seminole

Phone: (888) 656-8893

Website: support@healthynb.com Date of Transaction: 04/03/2015

Amount Paid: \$93.00

Questions/Comments:

They are selling two products a weight loss pill and a laxative.

They say you only pay for S&H 4.95. Then later I find out later that there is two companies involved. So they bill you for each item. Then later I find out you are on automatic distribution for \$88.00 for weight loss pill for thirty days and unknown amount for the laxative, unless you cancel within 5 days. They require you to cancel the weight loss and laxative separate. You have to call two separate phone numbers to cancel each one. I never ordered the Laxative but they charged me for it and put me on automatic distribution. They don't make it clear that there is two companies involved and you are on automatic distribution.

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 02/04/2015

Dick Belmont 203 Del Rio Drive

The Villages, FL, 32159 Lake Phone: (352) 751-7335

Email: db-belmont@comcast.net

Name/Firm/Company: Beautemer or Stemologica

Subject/Category: On-line Scam Street Address: 122 Smith Hines Road

City: Greenville, , SC 29607 Phone: (855) 825-8124

Website: beautemer@merbeaute.com and stemologica@stemagenta.com

Date of Transaction: 01/30/2015

Amount Paid: in dispute

Questions/Comments:

While searching the Sam's Club website for a product, a POP-UP appeared saying that I qualified for a FREE gift if I would take a quick Sam's Club survey regarding my shopping experience at Sam's Club etc. After completing this survey, they offered me a free skin cream kit if I paid the shipping/handling of \$5.95. I obviously thought this survey was being conducted by Sam's Club of which I'm a member, so, I accepted this offer, and am now being told that not only one, but two kits have been shipped and if I don't want them I can return them within 14 days or be billed nearly \$200 for these products. I spoke to Sam's Club about this and was told that they have nothing to do with this survey or the companies involved. The skin cream kits have not arrived yet, and needless to say, I'll return them unopened as soon as I get them. I'm working with the Bank that issued my credit card to try and resolve this issue, but thought that the Attorney Generals office should be aware of this scam. This company obviously prays on senior citizens and I hope your office can do something about it.

Thank you in advance for your assistance.

Dick Belmont

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 05/16/2015

Dana Blades 9822 Rd H 4 NE

Moses Lake, WA, 98837 Washington

Phone: (509) 989-7312

Email: johnndanaboboth@gmail.com

Name/Firm/Company: Healthy new beginnings

Subject/Category: Scam

Street Address: 1540 International Parkway

City: Lake Mary

Website: Healthy new beginnings. Com

Date of Transaction: 04/21/2015

Amount Paid: 86.90

Questions/Comments:

I ordered a free trial of their product, I had not received the product until April, 28, and on the 21st they took out the full price from my account unauthorized, have not been able to resolve this situation, the product was returned April 29th, and have not received my refund.

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 03/25/2014

Carole Ewing

17424 Magnolia View Dr. Clermont, FL, 34711 Lake Phone: (407) 877-1928

Email: mycooper@earthlink.net

Name/Firm/Company: Carole Ewing

Subject/Category: unauthorized use of my credit card by a company called Dermanique and Lumeratotal

Street Address: 17424 Magnolia View Dr.

City: Clermont, FL 34711 Lake

Phone: (407) 877-1928

Website: none

Date of Transaction: 02/20/2014

Amount Paid: \$185.55

Questions/Comments:

The above mentioned company charged my credit card \$185.55 for products I did not order. Bank of America called me to inform me of possible fraudulent charges to my account which made me think that Dermanique/Lumeratotal is conducting fraud on a large scale. Their telephone # is 888-312-7736. Whenever I dial this number it is answered by a recording and I am put on eternal hold. Please check into this company for fraud. Thank you. Carole

Vedaging.

Via facsimile: (850) 410-1630

February 9, 2015

Office of the Attorney General State of Florida The Capitol PL-01 Tallahassee, FL 32399-1050

Dear Attorney General Pam Bondi:

On Dec. 24, 2014, we ordered online "free" samples of DERMACTIV and CELLUXE. These products were purportedly recommended by Dr. Oz, and we decided to try them since we trusted him.

We read the terms and conditions before ordering, and fully believed that we could order the products later if we liked them. We also saw that there was a 30 day guarantee.

What we experienced after that was completely unexpected. We saw none of the results that were so prominently advertised and had no intention of ordering them again, but when we checked our Sears credit card statement we discovered that on January 7, 2015, we were charged \$87.63 for Dermactiv, and \$86.69 for Celluxe.

When we called these companies on Feb. 6th to complain, we were informed that we had been charged for the samples because we failed to cancel the products within 14 days. So much for "free" samples! Our protests were ignored in favor of their "company policy". The only concession a supervisor named Jermisha offered was to credit half of the \$87.63 back to us – an offer which we refused because we believe that a full refund is in order, since we only received the "free" samples.

We went online seeking reviews of their products from other purchasers, and saw that everyone was being ripped off. They uniformly reported that it was a SCAM and warned that NO ONE SHOULD ORDER THEIR PRODUCTS. There were no positive reports.

We are taking the following actions: 1) Reporting the scam to state Attorney Generals, and 2) Contacting our Sears credit card department, and demanding that the charges be removed due to the fraud we have encountered.

It is out hope that you can assist us in obtaining a just result for this matter.

Thank you

Sincerely,

Charles & Susan Garmhausen 116 Wedgewood Drive Coram, NY 11727 (631) 928-1817 Chasgarmhausen@vahoo.com

New X

Michelle Kuranty

5941 Springside Ave.

Downers Grove, IL 60516

630-390-9075

April 29, 2014

Office of the Attorney General

Office of Attorney General Pam Bondi

PL-01, The Capitol

Tallahassee, FL 32399-1050

Re: Premium Garcinia Cambogia/ 1-800-362-0619

Dear Sir or Madam:

While reading my email back in November, 2013, I received an email blast for this "Garcinia Cambogia".

I thought that I was ordering only the trial order; somehow, I was enrolled in the "premium preferred membership program" and was not only billed for the trial order, but for three additional orders I did not want. (I thought I was only paying \$4.95, not almost \$400! Hey, If I a college graduate can't understand this, than who can?)

I believe that I have been a victim of bait and switch. I have attempted to contact them to cancel and return, but they only employ a third party call center that can only issue some type of return authorization code. In fact, two of the four orders have been sent back (to the address they came from as the call center puts you on endless hold) and I have two other unopened orders I want to send back!

But the way, did I mention that this did weight loss did not work at all? How can they falsely advertise something that clearly does not work? Why can't they stand behind their product? And why did I get put on their auto preferred membership when all I wanted to do was try this to see if it works?

Again, I only signed up for the trial (which I thought was only 1) offer. I am asking for you to investigate their questionable business practice, which in my option, is downright deceptive.

I am asking for you to contact them to refund my money as this product should be not allowed to be sold in the United States.

Sincerely, Michelle kuranty Lille (MULL)



Office of the Attorney General

Please return completed consumer contact form to:
Office of Attorney General Pam Bondi
State of Florida
PL-01, The Capitol
Tallahassee, Florida 32399-1050

The contact information MUST be provided as we correspond via U.S. mail. Incomplete forms cannot be processed. PLEASE WRITE LEGIBLY. Only <u>one</u> business per complaint form.

Person Making Complaint:		
reison making complaint.	Complaint is Against:	
Miss/Ms. Mrs./Mr. Last Name, First Name, Middle Initial	Name/Firm/Company	
Mailing Address Downers Arme City, County	Mailing Address City, County	
TLLINOIS 60576 State, Zip Code	State, Zip Code	
Home & Business Phone, including Area Code	Business Phone, including Area Code	
M. Kvanty@gmail. Com Email Address	Business Email or Web Address	
Product or Service involved: Weight lass	Amount Paid: \$ 92.87×4	
Date of Transaction: I was contacted	ed by: Telephone MailOther (Mail	
Have you retained an attorney? Yes No		
Did you sign a contract or other papers, i.e. estimates, invoices	s, or other supporting documents?	
If you filed complaints with any other governmental and/or consagencies:	sumer agencies about this matter, please list those	
(ATTACH COPIES. DO NO	OT SEND ORIGINALS.)	
Statutes. 2. Whoever knowingly makes a false statement in writing with	nt are subject to public inspection pursuant to Chapter 119, Florida the intent to mislead a public servant in the performance of his degree, punishable as provided in s. 775.082, s.775.083, or	
Please indicate if you are over the age of 60. Penalties can be enhanced	for victimizing senior citizens. Over 60 Yes No	

(PLEASE USE OTHER SIDE OF THIS FORM TO DESCRIBE YOUR COMPLAINT & ATTACH YOUR SIGNATURE)

Please explain your complaint. Attach additional sheets, if necessary.

See attached-
My signature authorizes the Attorney General's Office to take any action deemed necessary for purposes of investigation or enforcement. I understand that the Attorney General does not represent private citizens seeking the return of their money or other personal remedies. I am filing this complaint to notify your office of the activities of this company so that it may be determined if law enforcement or legal action is warranted.
01/01/10 1000 mbg 4-20-14

ADIABO S. TUMETUM CONTROL OF

SON 1777 - 8 181 6: 20

KURANTY 7925 W 103rd Sty#1A PAWS Hills, W 60465

S SUBURBAN IL 604 29 APR 2014 FW7 L



OFFICE OF ATTORNEY GENERAL
State of Florida
The Capital PL-01

The Capital PL-01

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 05/04/2015

Linda McIntosh

7300 Mier Henry Road

Pensacola, FL, 32506 Escambia

Phone: (850) 456-8670 Email: Son1Rod2@aol.com

Name/Firm/Company: Celluxe; Dermaktive

Subject/Category: Abuse of my credit card for something I did not agree

Street Address: unknown

Date of Transaction: 03/29/2004

Amount Paid: \$287.48

Questions/Comments:

Via the internet, I ordered a SAMPLE of Celluxe \$3.95 and a SAMPLE of Dermactiv \$4.97. They sent a .5 jar of celluxe. Beginning on March 29, my credit card was charged 86.69 and April 1 I was charged \$43.81 then on April 30, I was charged \$87.63 and then on May 1, I was charged \$69.35. I have only received the SAMPLE I ordered which was the mini jar of .5 creme. I did not agree to have my account charged another \$287.48 for something I did not receive or agree to. I am 73 years old and I would NEVER order something that cost this much as I am a caregiver for my 90 year old mother and only have \$1,000 to live on per month. This has put me in a severe financial bind as that is almost 1/3 of my monthly salary. I had a 3 way call with my credit card company and Celluxe and they informed me that they will only refund me \$62.82. Please help me as this is a major cosumer fraud that they use to abuse someone's credit card and information. Thank you for any help

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 04/24/2015

Gwendolyn Sumpter Muhammed

24585 Wilmot

Eastpointe, MI, 48021 Phone: (586) 350-0256 Email: gwen3359@gmail.com

Name/Firm/Company: DermAktive Subject/Category: DermActiv

Street Address: 20533 Biscayne Suite 568 City: Aventura, FL 33180 Miami-Dade

Phone: (800) 865-9347 Website: DermAktive.com Date of Transaction: 01/01/2015

Amount Paid: 73.00

Questions/Comments:

This company promised I would be refunded when their product had been received. Their product was received February 27, 2015. To date, I have not received my refund and my bank's loss prevention department has gotten involved. I have called several times and each time; I was promised my refund would be received in 2 -4 weeks, then 3-5 business days, then 3-5 business days, etc. Nothing has been received.

Customer Care Rejuvius and Juveliere Products 122 Smith Hines Road Greenville, SC 29607-5707 1-844-631-7913 (Rejuvius) 1-844-607-2488 (Juveliers)

November 16, 2014

Dear Customer Care

Enclosed are the products shipped to me in error, along with the codes I was given to return them: RMA 18369164464966929 (Rejuvius) RMA 18369124464969786 (Juveliere)

I am also enclosing copies of your terms and conditions which I printed off YOUR website, explaining the products I DID order and receive were ONE TIME discounted bottles for \$4.95 each. The terms explain that after 14 days of the initial order, an email would be sent with an order reminder and an order renewal link. I NEVER RECEIVED such email, and DID NOT order these products!!

I am now in receipt of a credit card statement showing charges placed by your company for these trial bottles in the amounts of \$97.88 and \$87.67 on October 14, 2014 and having spoken to your representative on the phone yesterday, learned that two more such charges were placed on this same credit card on November 11, 2014!!!!!!??

I was assured that by calling, obtaining the RMA numbers listed above and returning these products (which I NEVER ordered), my credit card would be reimbursed for ALL charges placed, except for the initial two \$4.95 charges for the trial bottles I did agree to!!

I am sending a copy of this letter, along with the terms and conditions I printed off your website to the Better Business Bureau and the Attorney General, so they may be aware of your (much to be desired) business practices so that others caught in this predicament may have some recourse.

Thanking you in advance for your cooperation in this matter and I will be looking forward to a response and reversal of ALL erroneous charges to my credit card!!

Elizabeth Osborn 1536 SE 15th Ct. Apt. 709 Deerfield Beach, FL 33441 eaosborn1@Juno.com 954-426-4605

Enclosures

CC.

Better Business Bureau

CCI.

Attorney General

TERMS & CONDITIONS

By using, accessing or ordering products from this Website, you hereby agree to all of the following terms.

Purchasing Products

By placing my order, I agree to the Terms of Offer, which explain this is a one time \$4.95 discounted bottle that will be shipped within 48 hours of purchase. After 14 days of your initial order, you will be emailed an order reminder with an order renewal link that will allow you to order again. The price for a 1 month supply is \$87.67. You are not obligated to purchase after you receive your discounted order and you can cancel anytime by calling 1-844-631-7913

If You have any questions about Our Discount Bottle Offer, please contact Our Customer Service Department toll-free at 1-844-631-7913. Our Customer Service Department is open 24 hours a day, 7 days week.

Shipping Policy

All orders are processed immediately upon receipt of payment. Our aim is to ship your order as soon as possible, so that you can enjoy the quality of our products immediately. Typically, orders are processed and dispatched within 24 hours, Monday through Friday. Most orders are shipped via express courier and You can expect to receive your order anywhere between 2 to 4 business days, depending on your location.

We are not responsible for lost or stolen items. If your item is undelivered beyond the applicable shipping time frame, it is Your sole responsibility to notify Us in writing. We are not responsible for any delays or additional charges that may arise due to customs tariffs, duties, taxes, handling fees or any other associated checks. It is Your sole responsibility to bear any and all such additional expenses. It is in Our sole discretion to cancel and refuse shipment of any order. In such event, all associated charges will be refunded in full, under our Return and Refund Policies outlined below.

Cancellations: Refunds

MEVER NEVER RECEIVED Merefore NO ORDER WAS PLACED Sul (Supervisor)

Paulith 71.

May website. 71.

Lauri any

Lauri any

1.844-607-2488

TERMS & CONDITIONS

By using, accessing or ordering products from this Website, you hereby agree to all of the following

Purchasing Products

By placing my order, I agree to the Terms of Offer, which explain this is a one time \$4.95 discounted bottle that will be shipped within 48 hours of purchase. After 14 days of your initial order, you will be emailed an order reminder with an order renewal link that will allow you to order again. The price for a 1 month supply is \$97.88. You are not obligated to purchase after you receive your discounted order and you can cancel anytime by calling 1-844-607-2488.

If You have any questions about Our Discount Bottle Offer, please contact Our Customer Service Department

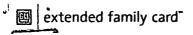
NO EMAIL WAS RECEIVE WAS PLACED!

Sat 1115/14 - CANCEL/RETURN: JULIUS RMA 1836 9/2446 4969786 on outsid of Phy.

Ret reduces

None Rd.

Drewit, SC-29607-5707



ELIZABETH A OSBORN





GM Extended Family Card Account Statemen
Account Number

From October 7, 2014 to November 6, 2014

Summary of Account Activity		Marchael Control
Previous Balance		\$9.90
Payments	-	\$9.90
Other Credits	- `	\$0.00
Purchases/Debits	+	\$185.55
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance		\$185.55
Credit Limit		\$10,000.00
Credit Available		\$9,814.45
Cash Advance Limit†		\$2,500.00
Cash Advance Available		\$2,500.00
Statement Closing Date		November 6, 2014
Days in Billing Cycle	٠.	30
†Cash Advance Limit is a portion of Total Credit Limit		
		İ

Payment Information	
New Balance	\$185.5
Minimum Payment Due	\$25.0(
Payment Due Date	December 1, 2014
1	

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased to the Penalty APR of 29.40%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum Payment	8 Months	\$191

If you would like information about credit counseling services call 1-866-569-2227.

Questions? 24-Hour Automated Account Information 1-800-419-6698 Español 1-800-419-6698 Lost or Stolen Card 1-800-468-1646 Outside USA Collect 1-702-243-1567 TDD/Hearing Impaired 1-800-280-5352

April 1 mars 4 (A) April 1 mars

Description of Interest Charge

INTEREST CHARGE ON CASH ADVANCES

Payment Address: Capital One Card Services, Dept 9600, Carol Stream, IL

Billing Inquiries: Customer Center, P.O. Box 80082, Salinas, CA 93912-0082 Manage Your account online at www.gmextendedfamily.com

Amoun

\$0.00

Important Information

You can pay your bill online or over the phone. It's free!

Transactions					
Trans Date	Post Date	Description of Transaction or Credit	/Returns/Credits	Reference Number	Amoun
10/21/14	10/21/14	PAYMENT - THANK YOU		51021148253005051416806	-\$9.90
		Total Payment For This Period			-\$9.90
		Purch	nasės/Debits		
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amoun
10/12/14	10/14/14 (8446072489GETJUVELIERE JACKSON	wather	MT142870228000010076892	cred \$ \$97.86
10/12/14	10/14/14	8446317913TRYREJUVIUS JACKSON WY	shower to 11/1	VMT142870228000010076893	\$87.67
		Total Purchases For This Period	\(\rangle \text{''}\)		\$185.55
			Fees		
Trans Date	Post Date	Description of Fees		Reference Number	Amoun
STREET OF THE STREET OF THE STREET		Total Fees For This Period			\$0.00

Consumer Protection Division

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INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 01/30/2015

Susan Brown-Salonich P.O. Box 210 Harris, NY, 12742

Email: meus100@yahoo.com

Name/Firm/Company: Stemologica, Beaut Subject/Category: Fraud, internet scam

Website: ordebeaute.com8 www.stemcell.com beautemer company

Date of Transaction: 01/07/2015

Amount Paid: \$149.95

Questions/Comments:

Prior to Christmas, I wired funds from my Social Security account/ bank to my son, Derek Brown, in Orlando, Florida, funds to makeChristmas for my granddaughter since my son had been sick and out of work. While accessing his County Clerk's Office website he received a notice that since he was the 1,000th person to access the website he was offered a "free gift." The free gift was for a beauty product which he intended to take their free offer and give as a Christmas present for an individual. The only stipulation they claim he had to pay was to provide his credit card for the shipping and handling charges. Instead, they removed the total amount of \$149.95 from his account (funds I wired). Now, they said they would only give him a partial refund only if the product was returned in it's original package unopened. Who keeps original containers laying around when they open a gift. Also, even if someone does order from a company their product, how do they know they even want it or not by opening it and trying it? If believe they are operating an illegal scam. They solicited my son, when he accessed a website, he did not contact them. Bottom line, I want my funds totally refunded that was intended for my granddaughter.

I would appreciate any assistance to help in recovering these funds. Thank you and God Bless.

Susan Brown-Salonich

Therefore, a partial refund is no longer acceptable, instead, immediately refund the total amount of \$149.95 back into my son's account without sending any product back to you (your lost for your fraudulent dealings) or any further stipulations. Also, you will come out cheaper than having to pay any legal settlement, your legal fees or fines by the other agencies. I have contacted his bank and requested their assistant in this matter as well. The only recourse you have at this time is to refund my funds OR have your legal department contact me so that we can discuss a settlement. I do not intend to give in or cooperate with your illegal activities. When a customer is contacted without seeking your product and offered a free product by providing a credit card number, etc. with the stipulation that only shipping charges will incur and when you go ahead and remove the funds from their bank account for a larger fee amount other than agreed upon, it constitutes fraud, which is

illegal.	
Awaiting a total refund,	

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 01/30/2014

Daniel Shapiro 15351 S.W. 87th court

Palmetto Bay, FL, 33157 Miami-Dade

Phone: (305) 205-4015 Email: dshapiro@dcsfin.com

Name/Firm/Company: Healthy New Beginnings Inc 1540 International Parkway Suite 2000 Lake Mary,

FL 32746

Subject/Category: Healthy New Beginnings Inc 1540 International Parkway Suite 2000 Lake Mary, FL

32746 -

Street Address: 1540 International Parkway Suite 2000

City: Lake Mary, FL 32746 Seminole

Phone: 888.656.8893

Date of Transaction: 12/08/2013

Amount Paid: 183.70

Questions/Comments:

Responded to a televised infomercial on 12/8/2013 for Garcina Cambogia dietary supplement. If ordered at same time, Bio Nutra Green Coffee would be shipped at no charge, only s/h of \$4.95. I changed my mind and cancelled the phone # on the only order acknowledgement I received (1-877-293-0536) on 12/10/2013 Cancellation Order# 920304. I only received acknowledgement from a single email address which apparently is to Green Coffee, not Healthy New Beginnings, who has billed me \$86.90 on 12/24 and an additional \$86.90 on 1/23/2014 for additional product shipped AFTER my cancellation and received today. I spoke with Healthy New Beginnings and was advised that they and Green Coffee are separate companies and that I should have made separate cancellations, one to each company. Of course there was no way for me to know this as I was not advised. Both products were ordered from one toll free telephone # at the same time as part of the same promotion. Order and shipping acknowledgements came from a single email address. There is only one telephone # on the email confirmation. The company has refused to credit the charge from 12/24/13 claiming it is too late to reverse the "subscription" fee. They have issues an RMA for the product received by me today. Of course, I will be required to pay all shipping costs. I believe this is an unfair and or fraudulent trade practice. The promotion/ordering/acknowledgement procedures made no mention of the need to cancel with two companies.

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 02/19/2015.

Kristie Smith 4524 N Rockcliff Rd Tucson, AZ, 85750

Phone: (800) 359-4021

Email: rick@goesanywhere.com

Name/Firm/Company: DermActiv Subject/Category: Beauty products Street Address: 12399 S Belcher Unit 140

City: Largo, FL 33773 Pinellas

Phone: (866) 222-5095

Website: dermactivskincare.com Date of Transaction: 01/26/2015 Amount Paid: \$68.00 and \$58.00

Questions/Comments:

Product was returned according to instructions given by the seller. Returned by FedEx - tracking # 772706007412. Records indicate delivery on 1/30/15. As of this date, no refund has been processed. Repeated requests result in a run-around and excuses. Requests to escalate the issue to someone with more authority are denied - seller states they are not available by phone.

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 03/06/2014

David Stein 6168 Indian Garden Road Petoskey, MI, 49770 Phone: (231) 330-2467 Email: destein1@gmail.com

Name/Firm/Company: Healthy New Beginnings Inc and Weightloss Solutions Subject/Category: Dietary Supplement unauthorized Debit/Credit card charge

Street Address: zip 32746 and zip 32771 respectively, FL

Website: http://www.weightloss-solutions.info/

http://www.healthynb.com/aboutus.php

Date of Transaction: 03/05/2014 Amount Paid: \$86.90 and \$87.35

Questions/Comments:

On 02/14/2014, I authorized these two companies, not apparent that there was two companies, to charge \$4.99 each for a sample bottle of Garcinia Wow and a sample bottle of Amazing Cleanse. I will be sixty years old 10/15/2014 and this is not my first experience buying via the internet. I was very cautious. Looked for anything that might indicate an obligation for further charges to my account....none. This advertized product was on FACEBOOK, so stupid me thinking they screened the companies.

On 03/05/2014, I checked my bank account via my smartphone and saw two suspitious charges. one charge for \$86.90, Healthy New Beginnings, phone 888-293-6156 FL USA, zip 32746, time 02:43:52, terminal 00010001, sequence number 600129, MC authorization, Merchant category 5499 and one charge for \$87.35, Weightloss Solutions, phone 800-591-1965, Sanford FL USA, zip 32771, time 03:44:12, terminal number 70066501, sequence number 100174, MC Authorization, Merchant category 5499.

I immediately went to my bank, First Community Bank, Harbor Springs, MI, who Hot carded my account immediately, cancelled my debit/credit card and told me there was nothing else they could do at this point. I was instructed to attempt to call the companies that charged my acount.

I went home and attempted all night and this morning to get an answer at the numbers provided by both companies to only get an answer saying how important I was to them but my call would be handled in the order recieved. Music, music and more music, each and everytime I called.

Now, I know how important Florida's business image is because of past transgressions due to unscruptulous characters in Florida's past, I have an actuive real estate license with the State of Florida and several years ago was active in the Insurance industry in Florida, in which it was no small feat to obtain said licencing compared to other States.... hence my knowledge, through training required by the State of Florida, of the need for integrity, and ethics.

Mygrandparents were residents of Florida for over thirty years, my parents homeowners until just recently, as I was a resident of Florida while working in the insurance and real estate industries.

I ask you to find these poor excuse of business persons, and remind them of their responsibilities to the consumers they serve. I do hope to obtain my losses also.

Thank you, David E Stein 6168 Indian Garden Road Petoskey, MI 49770 Cell # 231-330-2467

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 06/26/2015

Susan Stein 940 NW 92 Ter

Plantation, FL, 33324 Broward

Phone: (954) 298-9824

Email: SusieQGuru@gmail.com

Name/Firm/Company: Susie Q Marketing Specialists

Subject/Category: beauty cremes Street Address: 940 NW 92 Ter

City: Fort Lauderdale, FL 33324 Broward

Phone: (954) 298-9824

Website: beautemer.com and stemologica.com

Date of Transaction: 01/31/2015 Amount Paid: 149.95 and 159.95

Questions/Comments:

This company offers you a \$9 trial for shipping only, then if you don't uncheck they send two products at \$149.95 and \$159.95 with international fees too. The shipment arrives and there is no notice in the box on how to cancel, on where to return, or anything. When you call them, (if after 14 days) they will not accept return and have automoatically shipped and billed a second shipment. They rely on the electronic signature from the computer and refer you to all regulations online, They refuse to state where the company is located although i believe it may be in the Czech. These people have to be stopped. If you go on their facebook pages you will see many people are being taken by them. When I disputed the credit card charges for the second shipment, they refused to provide return instructions.

This is ino online:

support@beautemer.com. and support@stemcellset.com

Or call us at:

US & Canada: 855-256-6037 (7 days a week, 9 AM - 5 PM) United Kingdom: 080-8189-0225 (7 days a week, 9 AM - 5 PM)

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support@beautemer.com or at 855-256-6037

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 04/09/2014

michael sweetman 16125 edna st Omaha, NE, 68136 Phone: (402) 932-2118

Email: msweet99@yahoo.com

Name/Firm/Company: healthy new beginnings or garciniawow--this phishing operation has billed me

under both of these 'company' names

Subject/Category: phishing scam using a lookalike page of amazon.com

Street Address: P.O. Box 471208 lake monroe, fl. 32747

City: Lake Monroe, FL 32747 Seminole

Phone: (888) 656-8893

Website: per phone conversations with amazon.com on dec.30, 2013, healthy new beginnings/garciniawow 'phished' my credit number off an amazon.com lookalike page

Amount Paid: 260.19

Questions/Comments:

the fraud dept. at Merrill lynch has credited my account for the full amount of the charges by this phishing/scamming company. However, this company continues to use my credit card to charge me monthly on the 15th of each month. I have spoken with 4 people at this company, beginning at the end of January, and demanded that they delete my visa card # from their system and stop billing my account at Merrill lynch. But they have not complied with my demands. I have warned all 4 individuals at this company that I would be contacting your office. Further. I have repeatedly asked for the name of the company owner or c.e.o., but none of the individuals would provide me with that information as of my last call to them on April 3rd.

To conclude, this company still has my visa card number and continues to bill me on the 15th of each month. Given the sleezy, uncooperative, and secretive manner this company does business, I am very concerned that they will either continue to bill me monthly or sell my credit card number to third parties or to 'data mining' companies.

I am going to write to Eric Holders' office and give his office the information I have given you. I will happily speak with anyone in your office and provide you with any additional information you may need in order to take appropriate action against Health New Beginnings/Garciniawow.

Thankyou very much,

Sincerely.

Michael Sweetman

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 08/30/2014

Theresa Thiele 18103 Hamden Park Way Tampa, FL, 33647 Hillsborough

Phone: (813) 477-4122 Email: terripa@gmail.com

Name/Firm/Company: Premium Source Nutrition Subject/Category: Nutritional supplements

Street Address: 8131 Lakewood Main Street Suite 205

City: Bradenton, FL 34202 Manatee

Phone: 1-888-736-Glen Amount Paid: 278.61

Questions/Comments:

My daughter, Alexandra, ordered a free trial of Premium Garcinia Cambogia for 2.95 shipping. She was unaware that the company would continue to send shipments of supplements monthly. After 2 weeks we were charged 89.92 on July 9th. On July 26th, we were charged an additional 92.87 - that shipment according to the company was charged in their system on July 26 - but according to USPS tracking the package wasnt mailed until July 28th at 4:37pm. Tracking USPS #9400116901350033452428 and delivered on July 30th at 2:37pm. Another shipment was mailed on 8/25 and delivered on August 27th, On August 27th, I called and spoke with Gary - Employee ID#38281. I cancelled account with him. He gave me return # for one bottle only. That bottle has been returned USPS Tracking # 13070930000025272610 . I was also told that items can be returned within 30 days. I tried to also return July's bottle - which was mailed on July 28, but Glen refuses to allow return since he states that company fulfilled order on July 26th - even though they mailed on July 28th - he said he has no control over how long it takes to package and mail, but that since order was filled on July 26th that return item on August 27th is past 30 days. This is very unscrupulous. I am asking for assistance from State Attorney's office to contact this company that since the order wasnt mailed until July 28th that cancelling on August 27th was within the 30 days. I would like refund for August and July's supplements.

INTERNET COMPLAINT RECEIVED BY THE ATTORNEY GENERAL'S OFFICE ON 04/09/2015

Robert Vance 3323 Drummond St. Vicksburg, MS, 39180 Phone: (601) 955-7203

Email: robbievance@yahoo.com

Name/Firm/Company: Healthy New Beginnings, Inc Subject/Category: Weight loss business scam Street Address: 1540 International Pkwy Suite 2000

City: Lake Mary, FL 32746 Seminole

Phone: (888) 656-8893

Website: http://www.healthynb.com/corporate/index.php

Date of Transaction: 12/19/2014

Amount Paid: 173.80

Questions/Comments:

I assume that my wife accidentally signed up for this. It began as a 14 day trial where we were to be shipped a 30 day supply. If we didn't cancel the trial period after 14 days we were to receive a 30 day supply every 30 days. My wife was not aware that she had signed up for the trial period. We also did not ever receive any of their product. I called them this morning to cancel the subscription/membership or whatever they call it. I asked for a refund for the products supposedly shipped to me because I never received them. The young woman I was talking to said that she could not give me a full refund but offered me a 35% refund if I agreed not to pursue the matter further with any of the authorities. I then asked to speak to her superior and informed her that I would be declining the 35% refund and would be contacting the authorities. At that point she said that since I was going to pursue the matter further there was no need for me to talk to her supervisor and wished me a good day. The call ended at that point. I have only been charged twice on my credit card for this weight loss supplement. We have never received even one bottle of the supplement. Nor have they apparently been diligent in sending out a 30 day supply every 30 days since we have only been charged twice since December for the full \$86. I do not want the weight loss product. I just want my money back.