



BBB Alert: Payday Loan Could Come With Additional Surprise Monthly Fee

Salt Lake City, UT. – September 6, 2012 – The Better Business Bureau of Utah (BBB) today issued a nationwide warning to consumers about the Utah-based, Zeal Funding Services, LLC also known as My Cash Guardian, Money Leaf and My Money Toolbox. The BBB has received more than 280 complaints, from across the country, in the last four months.

The business has used several addresses including space rented from a real estate agency in Alpine and an address St. George. The office in Alpine does not have any sign on the door to indicate that there is a business inside. The office in St. George is for Diversified Wealth Solution LLC, with the same principal, Adam Bronson.

Complainants allege that they have no knowledge of Zeal Funding Services LLC (or the other names) and indicate that they submitted information attempting to receive a payday loan from a website, then noticed unauthorized debits from this business for \$29.95. The business had been responding to the complaints by stating that the charge is for a membership fee or account protection, which is required for all first time applicants, and refunding the money. However, the business has now stopped responding to complaints and consumers are not receiving refunds for these unwanted charges.

A St. George consumer stated, after noticing the unauthorized charge: "I called the company and asked who authorized this withdrawal and how they obtained my bank account number. They did not give me a straight answer. All I got was a sales pitch for a loan to improve my credit score and in the future get a home or a car. I

demanded that they remove the charge from my account.” She was able to obtain a refund from the business. Unfortunately, a Roy customer stated that she has “tried calling them and never can get thru to anyone.” Her complaint remains unanswered in the BBB files.

The BBB contacted the business about the number and pattern of complaints, however they have failed to resolve the reason for the complaint. The BBB is receiving, on average, three or four complaints each day.

The BBB offers the following tips for consumers to protect themselves when doing business on the Internet:

1. Verify the business’s contact information (name, address, phone numbers) before you give out any personal information.
2. Read the terms and conditions carefully. If you don’t understand them, ask. If you are unable to get a suitable response, don’t do business with the company.
3. If a pop-up box appears after purchasing an item, read the box carefully to see how you can close it out without agreeing to a purchase.
4. Check out the business with the Better Business Bureau, www.bbb.org.

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The Better Business Bureau of Utah is a non-profit organization that provides services and programs to assist consumers and businesses. The focus of the BBB’s activities is to promote an ethical marketplace by encouraging honest advertising and selling practices. For additional information on Better Business Bureau services, visit the Better Business Bureau’s Web site at www.utah.bbb.org, call (801) 892-6009 or toll-free in Utah (800) 456-3907. The BBB also posts information and alerts on Facebook <http://facebook.com/UtahBBB> and Twitter, <https://twitter.com/UtahBBB>.