

Re: BBB: Your Mechanic and Capital one Bank Members of BBB

From: Merceda Gooding (merceda.gooding@yahoo.com)
To: steve@lasvbbb.org
Cc: ursula@lasvbbb.org; erin@lasvbbb.org; marissa@lasvbbb.org
Date: Friday, July 17, 2020, 05:59 PM EDT

7/16/2020

Mr. McFarland, I sent this certified yesterday to different agencies including the FBI

Dear Federal Bureau of Investigation:

RE: Capital One Bank and Your Mechanic

I filed a dispute on 4/21/2020 against a company called Your Mechanic with Capital One Bank - card dispute department for \$158.77. Your Mechanic installs front brakes on a warped rotor. My car was squealing with loud noises, smell burning, and unsafe brakes. Capital One kept demanding me to go to another mechanic to receive my refunds of \$158.77. I gave Capital One the inspection report from Pep Boys as requested; it disclosed that my car brakes were making noise, driving unsafe, and burning smell due to Your Mechanic put new front brakes on a warped rotor.

Capital One dispute process became deceitful with their practices. They began to be dishonest as they vigorously change the rules, they decided to favor with Your Mechanic for the return funds of \$158.77. I had shared with Capital One dispute department information from the Better Business Bureau (BBB) of San Jose website. Your Mechanic disclosed information as I filed a complaint with BBB (see attached). Your mechanic was fabricating and informing Capital One Bank- dispute department a different story and telling BBB another story. I decided to disclose such information to Capital One Bank- card dispute department between BBB and Your Mechanic (see attached BBB website).

Your Mechanic also wrote to BBB that they could not make any adjustments to their policies on return or honor the warranty because I had filed a complaint with Capital One Bank. BBB closed my case as if Your Mechanic were acting in good faith. On the other hand, Your Mechanic sends Capital One Bank lies and false evidence trying to prevent me from receiving my refunds of \$158.77 as Your mechanic installs new front brakes on a warped front rotor. Then Your mechanic sends a fraudulent inspection report (after I gave Capital one the inspection report requested from Pep Boys). Your Mechanic report does indicate a warped rotor. Your mechanic inspection report was never given to me and this is the 1st time I ever have seen such a report from Your Mechanic. Your Mechanic inspection report has fraudulent information about my car which I can prove (see attached).

Then I received a phone call and an email from BBB President who wants me to ensure the return of a refund of \$158.77. However, the next day, my bank Capital one card services close my dispute siding with Your Mechanic stating that their false evidence was not in error. Capital One Bank sacristy inform me to go back to the Merchant, Your Mechanic for a refund of \$158.77 You will imagine that my bank, Capital One supposes to advocate for me as they have all my funds in their bank as I have credit cards under Capital One Bank, too. But Capital One Bank self- interest is their partner membership is Your Mechanic. In addition, Capital One Bank sent me a letter to apply for a car loan very disturbing.

I conducted an extra investigation regarding the Better Business Bureau and why Capital One would commit such fraud against me with Your Mechanic. I discovered a 2015 investigative report from CNN Money found more than 100 businesses that were not as credible as their BBB ratings of A- or higher made them seem. In fact, many of them were being investigated by the government for fraudulent or other illegal behavior at the time of the reporting.

The report suggests accredited members of the BBB are at a significant advantage, even if their businesses are not trusted by their customer base. Additionally, the rating system seems to be "seriously flawed." Businesses wanting to

display that blue torch on their websites and marketing materials must pay an annual fee. Small businesses with up to 100 employees generally must pay anywhere from \$500 to \$1,500 per year; larger companies could pay upwards of \$10,000 annually. Better Business Bureau has chapters across the United States.

I also discovered that Capital One Bank is a member of the Better Business Bureau (BBB) since 1995 and they have a lot of complaints against them. Your Mechanic is also a member of the Better Business Bureau in San Jose. This is a conspiracy as Capital One Bank is favoring the membership rather than facts regarding to my case which I find is a conflict of interest and possible corruption. Therefore, Capital One Bank is co-conspiring with Your Mechanic as they are communicating with BBB in San Jose. As you are aware to be a BBB member you must pay membership dues. Therefore, Capital one is for special interest and not for the interest especially on the behalf of their customers. I find there is deep-seated corruption with Your Mechanic and Capital One Bank which are members under the Better Business Bureau.

In the email, Your Mechanic is telling BBB President Mr. McFarland that they want to return my funds however telling Capital One Bank not to return my funds of \$158.77 (see attached). Capital One Bank supposes to be fighting for me, my funds, and protecting me from scammers, however, Capital One Bank is dishonest and deceitful in their practices. While Your Mechanic is trying to make a point as they install new brake pads on a warped rotor as they trying to hide poor mechanic technics as they don't have the proper tools to conduct brake pads without shaving them properly. In addition, as a favor Capital One is a member in the same business organization Better Business Bureau to hide Your Mechanic poor mechanic performance.

How can I trust my bank in the future as they display such corruptive behavior? I receive an email from the President Better Business Bureau Mr. McFarland stating that Your Mechanic is going to return my funds of \$158.77 but why Your Mechanic cause fraudulent behavior with the bank Capital One? Why Capital One accepts such fraudulent behavior because Your Mechanic is under Better Business Bureau? I suffered for almost 6 months and could not drive my car as a disabled person, and I didn't deserve the malicious and discriminatory behavior from Your Mechanic. I did not deserve business organizations like Better Business Bureau to protect nefarious behavior from Your Mechanic. I do not deserve my bank Capital One to conduct fraudulent behavior for Capital One Bank. Capital one bank was serving their own self-interest as it all about their partnership and membership with BBB and not about me, a customer. This corruptive behavior affects protected calls with discriminatory policies.

Sincerely,

Merceda Gooding, MPA

<https://about.me/mercedagooding>

Words of Wisdom....

"Never allow what others think about you or say to you determine how valuable you are to yourself". "Be the best you that you can be and let God be pleased with you". "The main reason people try to devalue you is because they see how valuable you really are to God and his kingdom".

On Friday, July 17, 2020, 02:32:42 PM EDT, Steve McFarland <steve@lasvbbb.org> wrote:

RE: BBB: Your Mechanic