

RE: BBB: Your Mechanic

From: Steve McFarland (steve@lasvbbb.org)
To: merceda.gooding@yahoo.com
Cc: ursula@lasvbbb.org; erin@lasvbbb.org; marissa@lasvbbb.org
Date: Friday, July 17, 2020, 02:32 PM EDT

Copy from Your Mechanic to BBB, FYI only....

Dear Steve,

Thank you for your email and for speaking with me yesterday. It was a pleasure to meet with you.

As we discussed, the standard practice when a consumer initiates a bank dispute with us is to defer to the decision made by the consumer's financial institution. Once the consumer's financial institution arbitrates a decision, we agree to be held to that judgement. We have submitted evidence to the consumer's financial institution on the onset of the payment dispute, and have yet to see receipt of judgement. According to our payment processor, we can expect to see a judgement entered on 31 July 2020.

While, yes, we have agreed to let Ms. Gooding's payment dispute continue unimpeded, we did not discuss the outright refund of the consumer's payment to us, as we believe the disputed funds were fairly assessed. However, given the understanding you had and the ongoing nature of the dispute, I will agree to make an exception in this case and refund the consumer in full to alleviate the burden to the consumer and the BBB.

In an effort to do so, I will first contact the consumer's financial institution to ascertain their procedure for handling consumer disputes and determine whether or not it would be possible to fulfil the request. In the event that we must wait until 31 July, we will move forward in refunding the consumer's fees at that juncture.

I do hope this resolves the circumstances. If I can be of any additional assistance, please feel free to contact me at any time. Thank you very much for your continued follow-up with regard to Ms. Gooding's case.

Steve McFarland

President & CEO

Better Business Bureau

-----Original Message-----

From: Merceda Gooding [<mailto:merceda.gooding@yahoo.com>]
Sent: Friday, July 17, 2020 11:01 AM
To: Steve McFarland <steve@lasvbbb.org>
Cc: ursula@lasvbbb.org; Erin McCool <erin@lasvbbb.org>; Marissa Romero <marissa@lasvbbb.org>
Subject: Re: BBB: Your Mechanic

Mr. Steve McFarland,

I am sorry that you misread what I wrote but the comment came from a social media platform from a person who is a legal representative. A legal representative made that comment about the Better Business Bureau I copied the comment you. Therefore, there is no need to apologize to me for falsely accusing me of making such a comment when I did not about the Better Business Bureau. However, this is America and consumers have a right to make a comment about bad businesses. Mr. McFarland, the Better Business Bureau doesn't have a good reputation regarding customers and the business that is under your organization. Therefore, customers have a right to be angry after being scammed by businesses that conduct unethical practices.