



**MoneyLion®**

New York | Kuala Lumpur

Travis Hunt  
38 Peggy Ct.  
Greenville, SC 29611  
huntertrap98@gmail.com

July 26, 2024

**Complaint Reference:** MLA5F8NJ

Dear Travis Hunt,

My name is Shawn, and I am a Customer Advocate here at MoneyLion. I am writing to assist in the resolution of your Pathward complaint. In this complaint received on July 23, 2024, you raised concerns about your recently filed transaction dispute results.

We have investigated this complaint. Our response is below. A copy of this response will also be sent to Pathward.

### **Account Closure**

We made the decision to permanently close your RoarMoney banking account on June 21, 2024, pursuant to the enclosed Demand Deposit Account Agreement. We are required by federal regulation to protect our customers from unusual activity on their RoarMoney Banking accounts. Due to security reasons and applicable laws, we cannot give you additional details surrounding all aspects of the closure.

### **Transaction Disputes**

#### **Claims Approved:**

#### **Transaction Dispute (24060901675C)**

- 6/7/24-900003192 WM SUPERC WAL-MART SUP, POWDERSVILLE, SC - \$43.60
- 6/7/24-48203192991 WAL-MART SUPER CENTER, POWDERSVILLE, SC - \$303.74

Due to the account closure, we processed a check on June 24, 2024 for the returned funds from these disputes, totaling \$347.13, mailed to the following address:

Travis Hunt  
38 Peggy Ct  
Greenville, SC 29611



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On July 10, 2024, you informed us that you did not receive, cash, or deposit the check. On July 22, 2024 we sent you an email stating that the check was still outstanding and we were going to stop payment and reissue a new check. On July 24, 2024 we sent another email, informing you that we received a correction regarding the information we previously provided; the check had been cashed on July 16, 2024. We apologize for our mistake and the confusion this caused.

Per our investigation, the check was cashed on July 16, 2024 in Minneapolis, MN.

- If you believe the check was cashed fraudulently, an Affidavit of Forgery (attached) will need to be filled out and attested to in front of a Notary Public.
- A police report should also be filed.
- You will need to mail back the completed and notarized form to:

Pathward Financial, Inc.  
Attn: Alec Vanhove  
5501 S Broadband Ln  
Sioux Falls, SD 57108

- Please be advised the time frame for a claim to be resolved is 4-8 weeks.

## Claims Denied:

### Transaction Dispute (24060900007C)

- 6/3/24-QT 1130 INSIDE, PIEDMONT, SC - \$31.55
- 6/3/24-900003192 WM SUPER WAL-MART SUP, POWDERSVILLE, SC - \$1,003.74
- 6/3/24-48203192991 WAL-MART SUPER CENTER, GREENVILLE, SC - \$110.47
- 6/4/24-WELLS FARGO BAN 3043 WHITE HORSE RD, GREENVILLE, SC - \$303.00
- 6/4/24-PAYPAL \*ALIPAYUSINC, 4029357733, CA - \$87.44
- 6/5/24-DHGATE.COM, 20240606-0235, GBR - \$30.81
- 6/5/24-DHGATE.COM, 20240606-0211, GBR - \$63.11
- 6/6/24-TRACTOR SUPPLY CO #550, BRENTWOOD, TN - \$38.51
- 6/6/24-BANK OF AMERICA \*GREENVILLE-AUGUSTA RO, GREENVILLE, SC - \$204.00
- 6/6/24-WELLS FARGO BAN 3043 WHITE HORSE RD, GREENVILLE, SC - \$303.00
- 6/7/24-O'REILLY 1448, GREENVILLE, SCUS - \$17.83

### Transaction Dispute (24061100518C)

- 6/8/24-900003192 WM SUPER WAL-MART SUP, POWDERSVILLE, SC - \$1,003.74
- 6/8/24-900003192 WM SUPER WAL-MART SUP, GREENVILLE, SC - \$28.28
- 6/8/24-000000000022774 MAASENDHANI LLC, GREENVILLE, SC - \$20.00
- 6/8/24-GOOGLE \*UNLISTED SECON, MOUNTAIN VIEW, CA - \$9.99



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All customers are welcome to re-appeal transaction dispute determinations, however to re-appeal your dispute, we will need new information and documentation not initially provided to support your claim. We are unable to re-appeal your claim until we have received this information.

You previously provided us with the following information for the initial filing of the transaction disputes:

- On June 9, 2024, you reported to MoneyLion your card, ending 1859, as lost or stolen
  - At that time, you stated you had not authorized anyone else to use your debit card, or shared your PIN number, and your PIN was only stored by memory.
  - The card, ending 1859, was deactivated on June 9, 2024 and a new debit card was issued to your address on file.
- On June 9, 2024, you filed an incident report with the Greenville County Sheriff's Office, stating your card was lost or stolen on June 3, 2024, through June 8, 2024:
  - "Lost/stolen my card and phone in an Uber or inside a Walmart or inside of a oreillys or one of the shopping centers in the Walmart plaza on White Horse Road..an unauthorized transactions took place on my Moneylion account over 3k worth of unauthorized transactions on my checking account"
  - You provided MoneyLion a copy of this report on June 11, 2024.
    - This document states it is not an official law enforcement document.

Since the denial determinations you have provided us the following information:

- On July 18, 2024, you informed MoneyLion that **you were incarcerated between May 25, 2024, and June 21, 2024.**
  - On July 18, 2024, you provided MoneyLion a letter notated from a Greenville Family Court Child Support Counselor, stating that you were incarcerated during these dates.
    - We are unable to use this documentation to re-appeal as it is insufficient. We require a **formal court document** (inmate release record) from Greenville County officials that includes your incarceration dates.
    - ***If this is not received, we will not be able to move forward with any additional re-appeals and our previous decision will remain.***
  - On July 22, 2024, you provided MoneyLion an Order of Release from the S.C. Dept of Social Services, County of Greenville Family Court Judge dated July 8, 2024.
    - We are unable to use this documentation to re-appeal your claim as the only information included is a fine amounting to \$600.00, and no confinement period included.
  - On July 22, 2024, you provided MoneyLion a payment receipt from the Greenville County Clerk of Court confirming a payment was made to the court for \$600.00 on July 8, 2024.



- We are unable to use this documentation to re-appeal your claim as it is insufficient, a payment receipt, and it doesn't include any incarceration dates.
- On July 24, 2024, you provided MoneyLion another document from the State of South Carolina, County of Greenville, a different court document that is dated January 31, 2024.
  - We are unable to use this documentation to re-appeal your claim as it is insufficient, it doesn't include any incarceration dates and is dated before the claims.

Between the dates of May 25, 2024, and June 21, 2024, while reporting you were incarcerated, we received multiple calls from you in regards to the following inquiries:

June 3, 2024

- Called to inquire about a deposit and how to transfer funds

June 7, 2024

- Called to inquire about the status of a deposit for \$190

June 8, 2024

- Called to inquire about a declined transaction, unable to make an ATM withdrawal while at a bank with the card ending 1859, stating you were in line at a store
- Called again to file a dispute for unauthorized transactions starting June 4, 2024, due to a stolen card. Claim ID: 24060901675C

June 9, 2024

- Called to provide information regarding unauthorized transactions. Claim ID: 24060900007C

June 11, 2024

- Called to file additional unauthorized transactions - Claim ID: 24061100518C
- Called again to file additional unauthorized transactions - already filed via Claim ID: 24060900007C. Additionally, requested a deferment on Instacash repayment date.

June 13, 2024

- Called to inquire about the status of the transaction disputes
- Called again to dispute the Instacash request for \$26.99, already filed

June 14, 2024

- Called to inquire about the transaction disputes
- Called again to inquire about transferring money from the RoarMoney account to an external account
  - The virtual card, ending 7581, was used to transfer \$33.14 to CASH APP\*TRAVIS HUNT\*A

June 17, 2024

- Called to inquire about Claim 24061100518C - claim denied

June 18, 2024



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- Called to inquire if possible to do a wire transfer to the RoarMoney account, requested MoneyLion to call back in 15-20 minutes
- MoneyLion placed an outbound call and continued the conversation after the call back was requested.
- Called in again to discuss denied disputes
- Called in again to inquire about a deposit

June 19, 2024

- Called in to discuss transaction dispute claim decisions

June 20, 2024

- Called as was unable to log into the account, account had been closed due to unusual activity

We consider this matter resolved and closed, unless further documentation as requested above is provided.

We thank you for providing us the opportunity to resolve this complaint, as we continuously strive to improve the experience for all MoneyLion customers.

Sincerely,

Shawn J.  
Customer Advocate | Priority Resolution  
MoneyLion Customer Advocacy

cc: Pathward