

From: Braz, Madison <Madison.Braz@partner.vermont.gov>
Sent: Wednesday, September 11, 2019 10:59 AM
To: Hambrick, Rachel <Rachel.Hambrick@aarons.com>
Subject: RE: Public Records Request

Dear Ms. Hambrick,

Attached are the public records that you requested. For your convenience, I also attach a copy of your original request.

Some material in the records has been redacted consistent with the obligations of this office under the Access to Public Records Act to protect individual privacy. In particular, we have redacted personal information third parties to protect personal privacy of persons, particularly vulnerable persons, in involved in the process. See *Trombley v. Bellows Falls Union High School Dist. No. 27*, 160 Vt. 101, 110 (1993).

Under 1 V.S.A. § 318(c)(1), you have a right to appeal from any denial of access. Such appeal should be in writing.

Sincerely,

Madison Braz
Consumer Assistance Program

State of Vermont
Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Website: consumer.vermont.gov

Email: ago.cap@vermont.gov

Phone: (800) 649-2424 (toll free from VT phone)

From: webteam@uvm.edu on behalf of [Desireah Ladieu \(In reference to Gloria Jefferson\)](#)
To: [AGO - CAP](#)
Subject: 2019-02487
Date: Wednesday, March 27, 2019 8:44:37 AM

Submitted on Tuesday, March 26, 2019 - 17:09

Complaint Number: 2019-02487

This update submitted by: Business (respondent)

Your e-mail address: C1843@aarons.com

Complaint Status: Unresolved

Consumer Full Name: Desireah Ladieu (In reference to [REDACTED])

Business Name: Aaron's

Business Contact: Aaron's, 802-527-1495

Response/update to complaint:

We here at Aaron's are required to make phone calls to non-renewed customers twice daily, one call-through in the morning and once in the evening. We make no calls to customers outside of the daily call times (Generally 8-10AM & 5-7PM). There is no record of a new payee & there is no contact information in the customers file. We would be glad to take down the new payee's information. The case worker and the payee; as well as [REDACTED], should have been informed that in order for us to not call [REDACTED], we need a letter in writing signed by [REDACTED] for us not to contact her, but to contact you instead; otherwise we are obligated to call [REDACTED] provided contact information.

Going forward, we will need a letter signed by [REDACTED] stating we need to contact the payee instead of her, we will also need the payee's contact information.

We do apologize for the inconveniences we have caused [REDACTED], and if there are any more questions or concerns, please contact us at (802) 527-1495, we would be happy to help!

[REDACTED]

From: webteam@uvm.edu on behalf of [Desireah Ladieu](#)
To: [AGO - CAP](#)
Subject: 2019-02487
Date: Wednesday, March 27, 2019 1:03:38 PM

Submitted on Wednesday, March 27, 2019 - 12:26

Complaint Number: 2019-02487

This update submitted by: Consumer (complainant)

Your e-mail address: [REDACTED]

Complaint Status: Unresolved

Consumer Full Name: Desireah Ladieu

Business Name: Aaron's Furniture

Response/update to complaint: Aaron's was notified multiple times to contact the Rep Payee or myself, with all contact information provided. Aaron's continued to call the consumer after receiving this information. This process has not been helpful in ensuring my client or other [REDACTED] are not receiving harassing phone calls from this business.

[REDACTED]

From: [AGO CAP](#)
To: [AGO - CAP](#)
Subject: CAP Complaint
Date: Tuesday, March 26, 2019 8:52:55 AM

The following CAP complaint was submitted:

Your First Name	Desireah
Your Last Name	Ladieu
Your E-Mail Address	[REDACTED]
Your Daytime Phone	[REDACTED]
Daytime Phone Type	Mobile
What is the name of your business?	Age Well, the area agency on aging
Your Mailing Address	[REDACTED]
Your City	Essex Jct
Your State	VT
Your Zip Code	05452
Is your complaint about:	A retail store
Business Name or Person's First Name	Aaron's Furniture
Business Phone (1)	802-527-1495
Phone (1) Type	Office
Business Address	227 Swanton Road
Business City	St. Albans

Business State	VT
Business Zip Code	05478
Business Website/URL	https://locations.aarons.com/us-vt-st-albans-227-swanton-rd-store
Description	<p>I am a case manager/social worker with Age Well in Franklin County. I work closely with a [REDACTED] who is [REDACTED] and has [REDACTED]. [REDACTED] is a [REDACTED]. She has had a representative payee for several years from the Southwest Council on Aging in Rutland. The rep payee uses [REDACTED] monthly social security to pay Gloria's bills on her behalf. [REDACTED] rented a bed from Aaron's Furniture in St. Albans prior to having a rep payee. Payment for Aaron's Furniture is in the paperwork completed with the rep payee and is being paid monthly by the rep payee.</p> <p>I took over as case manager for [REDACTED] in January of this year. During the last week of January, [REDACTED] and the staff of CarePartners Adult Day Center in St. Albans reported to me that Aaron's was repeatedly calling Gloria requesting payment. CarePartners knew of 6 phone calls to Gloria from Aaron's that week and overheard them demanding payment from Gloria. Gloria was very upset and confused by the calls.</p> <p>On January 29, I called the SW Council on Aging and spoke with the rep payee, who assured me that [REDACTED] bill to Aaron's was being paid immediately after her social security was deposited each month. The rep payee said she had called Aaron's several times previously and requested they call her not [REDACTED] at all. I then called Aaron's Furniture and spoke to a woman there about [REDACTED] having another person handling her finances and requested Aaron's call the rep payee or myself with concerns about payment. I provided contact information for both of us and the woman said she was making a note in [REDACTED] file not to contact her directly.</p> <p>When I met with [REDACTED] on Friday March 22, [REDACTED] stated that Aaron's has been calling her again for payment. [REDACTED] friend, who was present at the visit, confirmed that Aaron's called [REDACTED] several times that week. [REDACTED] said her bed was at its last payment and she was going to try to get the money together to pay it off. I reminded her that her rep payee will make the payment.</p> <p>My concern is that Aaron's continued to call [REDACTED] after both the rep payee and I requested they do not call her and reach out to us. Payment was always made monthly and the phone calls to [REDACTED] created unnecessary stress and upset to her. The phone calls bordered on harassment.</p>
How would you like this matter to be resolved?	I would like Aaron's to be held accountable for continuing to call a [REDACTED] to demand payment when alternate contacts were provided and the payment was always made.
Incident Date	3/22/2019 12:00:00 AM

Braz, Madison

From: AGO - CAP
Sent: Tuesday, March 26, 2019 2:17 PM
To: c1843@aarons.com
Subject: Ladieu, Desireah (Aaron's Furniture) CAP 2019-02487
Attachments: 032619 Ladieu.pdf

Re: Complaint 2019-02487

Dear Sir/Madam:

Enclosed please find a copy of a complaint that our office received in reference to your company. Please review the complaint and write to this office indicating the steps you will take to resolve this matter. Please respond using the [Complaint Response Form](#) located on our website, and include the above complaint number in your response.

The enclosed complaint and your response will become part of our permanent files. Complaint files are public record and, as such, are open to the public for inspection. Information is also used to determine when investigations should be initiated.

Thank you in advance for your anticipated cooperation and immediate attention to this complaint. We request a response within seven days of receipt of this letter.

Sincerely,

Kathryn Pfefferle
Complaint Specialist

State of Vermont
Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Website: consumer.vermont.gov
Email: ago.cap@vermont.gov
Phone: (800) 649-2424

Braz, Madison

From: AGO - CAP
Sent: Tuesday, March 26, 2019 2:16 PM
To: [REDACTED]
Subject: Ladieu, Desireah (Aaron's Furniture) CAP 2019-02487

Re: Complaint 2019-02487

Dear Desireah Ladieu,

Thank you for contacting us with your complaint. We have sent a copy to the business asking it to contact you within 7 days to resolve this problem. We have also asked the business to notify us of the action it takes. Your complaint and the business response will become part of our public record for six years. It is our experience that two of every three complaints are successfully resolved through this procedure.

In 14 days, please update us on the complaint status by using the [Complaint Response Form](#) located on our website. Please note, upon receipt of your update we may do one of the following:

1. If you indicate that your complaint was resolved, we will close the file accordingly.
2. If you indicate that the business has not contacted you, we will contact the business again on your behalf.
3. If you indicate that the business contacted you but your complaint remains unresolved, the action we take will depend in great part on the business response. If the response is unsatisfactory, we may pursue this matter further. If your complaint is not appropriate for further action on our part, we may refer you to small claims court or suggest that you consult a private attorney.

Thank you for bringing your complaint to our attention.

Sincerely,

Kathryn Pfefferle
Consumer Advisor

State of Vermont
Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Website: consumer.vermont.gov
Email: ago.cap@vermont.gov
Phone: (800) 649-2424

Braz, Madison

From: AGO - CAP
Sent: Friday, March 29, 2019 2:27 PM
To: c1843@aarons.com
Subject: Ladieu, Desireah (Aaron's Furniture) CAP 2019-02487
Attachments: 2019-02487 (ID 200323).pdf

Re: Complaint 2019-02487

Dear Sir/Madam:

Our records show that you have responded to the above-noted complaint, yet this matter remains unresolved. We ask that you respond directly to this office, indicating the steps you have taken to resolve the complaint. Please respond using the [Complaint Response Form](#) located on our website. Please include the above complaint number in your response.

Thank you for prompt attention.

Sincerely,
Kathryn Pfefferle
Complaint Specialist

State of Vermont
Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Website: consumer.vermont.gov
Email: ago.cap@vermont.gov
Phone: (800) 649-2424

RE{3} Ladieu, Desireah (Aaron's Furniture) CAP 2019-02487
From: Desireah Ladieu <[REDACTED]>
Sent: Tuesday, March 26, 2019 3:12 PM
To: AGO - CAP
Subject: RE: Ladieu, Desireah (Aaron's Furniture) CAP 2019-02487

I have contacted Aaron's twice about not contact [REDACTED]. I don't really see how them contacting me will actually accomplish anything at this point.

Desireah Ladieu
Care & Service Coordinator
Age Well
P [REDACTED]
F [REDACTED]

From: AGO - CAP <AGO.CAP@vermont.gov>
Sent: Tuesday, March 26, 2019 2:16 PM
To: Desireah Ladieu <[REDACTED]>
Subject: Ladieu, Desireah (Aaron's Furniture) CAP 2019-02487

Re: Complaint 2019-02487

Dear Desireah Ladieu,

Thank you for contacting us with your complaint. We have sent a copy to the business asking it to contact you within 7 days to resolve this problem. We have also asked the business to notify us of the action it takes. Your complaint and the business response will become part of our public record for six years. It is our experience that two of every three complaints are successfully resolved through this procedure.

In 14 days, please update us on the complaint status by using the Complaint Response Form located on our website. Please note, upon receipt of your update we may do one of the following:

1. If you indicate that your complaint was resolved, we will close the file accordingly.
2. If you indicate that the business has not contacted you, we will contact the business again on your behalf.
3. If you indicate that the business contacted you but your complaint remains unresolved, the action we take will depend in great part on the business response. If the response is unsatisfactory, we may pursue this matter further. If your complaint is not appropriate for further action on our part, we may refer you to small claims court or suggest that you consult a

RE{3} Ladieu, Desireah (Aaron's Furniture) CAP 2019-02487
private attorney.
Thank you for bringing your complaint to our attention.

Sincerely,

Kathryn Pfefferle
Consumer Advisor

State of Vermont
Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Website: consumer.vermont.gov
Email: ago.cap@vermont.gov
Phone: (800) 649-2424

From: [AGO CAP](#)
To: [AGO - CAP](#)
Subject: CAP Complaint
Date: Friday, March 29, 2019 5:05:30 PM

The following CAP complaint was submitted:

Your First Name	Ethel
Your Last Name	Sheldon
Confirmation Number	WB19-00300
Your E-Mail Address	[REDACTED]
Your Daytime Phone	[REDACTED]
Daytime Phone Type	Home
Your Age	[REDACTED]
I am a...	[REDACTED]
Your Mailing Address	[REDACTED]
Your City	Grand Isle
Your State	VT
Your Zip Code	05458
Your Alternate Phone	[REDACTED]
Alternate Phone Type	Mobile
Is your complaint about:	A retail store
Business Name or Person's First Name	Aaron's Sales and Lease Ownership
Business Phone (1)	8025271495
Phone (1) Type	Office
Business E-Mail	myexperience@aarons

Address	
Business Address	227 Swanson Rd
Business City	St albans
Business State	VT
Business Zip Code	05478
Description	<p>Was informed that mattress purchased was 9" in depth while sales person, Branden, measured while we were standing next to him. We were also told it was a "brand new mattress" even though there were rips in the plastic cover.</p> <p>When we got it home we measured the depth and found it to be 10" We called the store right back & told them we had to return it because it wouldn't work being 10"</p> <p>Jason the other person in store shouted into the phone that there was no way we could return it since we took it out of the already used plastic. Then said " have a nice day" slamming the phone down.</p>
Amount of loss:	\$288.89
How would you like this matter to be resolved?	Yes
Incident Date	3/29/2019 12:00:00 AM

From: [Cox, Tennyson](#)
To: [AGO - CAP](#)
Subject: Complaint 2019-02726
Date: Tuesday, April 9, 2019 10:12:43 AM

Good morning,

This matter has been resolved. Per the regional manager, Joe Notarian, he spoke to the customer.

Joe refunded her card on 4/4/19 and she came into the store on 4/5/19 to get the refund receipt. The store is returning the mattress today.

Please let me know if you need anything else in response to this complaint.

Thank you.

Tennyson Cox

Divisional Office Manager • PV02/PV07
100 Prestige Park Road
East Hartford, CT 06108
Office: 860-290-6670 | Fax: 833-888-3877
www.aarons.com

From: [Office of the Vermont Attorney General](#)
To: [AGO - CAP](#)
Cc: [REDACTED]
Subject: Update to complaint file number 2019-02726
Date: Tuesday, April 9, 2019 4:39:22 PM

An update has been submitted by the Consumer for consumer complaint, file number 2019-02726, filed by Ethel Sheldon regarding a transaction with Arron's Mattress. The business contact is: According to the update, this matter is Resolved. The update states:

Resolved

Any attachments included can be found here: Please note, any changes to contact information are below:

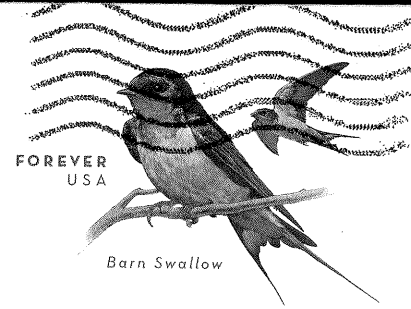
Jessica Bernard



Montpelier, Vermont
05602

BURLINGTON VT 054

14 MAY 2019 PM 1 L



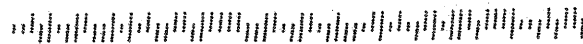
RECEIVED

MAY 16 2019

State of Vermont
Office of the Attorney General

Attorney General
109 State Street
Montpelier, Vermont
05602

05602+2720



May 13, 2019

Dear Attorney General,

This month around 5/3 Aaron's Rents (located on Main Street in Barre, Vermont) over charged me \$20.00 I usually pay them online, as I did this month. It was listed as a "Membership fee." This is new and they never told me about it or gave me any forewarning.

I have been doing business with them for around 13 years. I have many records that prove that as I believe do they in their computer system.

Mine are paper files. They are very very thorough about what is expected. When signing up for a lease agreement we are read everything that is expected, which we have to sign. This \$20.00 fee was never at any point mentioned and is completely new.

I am

[redacted] which they are well aware of because of the detailed applications which I have to fill out and refill out for every lease agreement.

My monthly payments have gone up from \$325.00 a month, which I agreed to, to \$345.00 a month.

I want them to repay me the \$20.00 they took from me this month and remove the \$20.00 monthly fee from my account.

Please look in to them. Over the years that I have done business with them they have grown manipulative and I suspect they may be lying about how long they've been in business as well.

It never affected the honesty of their payments and charges until now though.

I am a [REDACTED] single mom. \$20.00 means alot to my household.

Thank you for looking in to this.

Sincerely,
Jessica Bernard

J Bernard

BURLINGTON VT 054

29 MAY 2019 PM 1 L



Montpelier, VT
05602

Consumer Assistance Program
109 State Street
Montpelier, Vermont
05609

RECEIVED

JUN - 3 2019

State of Vermont
Office of the Attorney General



Pfefferle, Kathryn

From: Office of the Vermont Attorney General <ago.helpdesk@vermont.gov>
Sent: Thursday, May 23, 2019 9:53 AM
To: AGO - CAP
Cc: joe.notarian@aarons.com
Subject: Update to complaint file number 204563

An update has been submitted by the Business for consumer complaint, file number 204563, filed by Jessica Bernard regarding a transaction with Aarons. The business contact is: Joe Notarian (239) 246-1328 According to the update, this matter is Resolved. The update states:

I spoke to Jessica yesterday 5/22/19, she said that the general manager at the store took care of her & she was very happy with the outcome. She said that she had to go take her son to baseball & had to let me go but she is very happy & will continue to do business with us.

Any attachments included can be found here: Please note, any changes to contact information are below:

The truth about this is I was bullied by this man. It looks like from this he states my side, but not what he said.

He told me that it looked like I had missed a \$9.99 payment one month for my "club Aaron" and that was the reason for over charges. I had not missed any payments. If I had they would have come and taken my furniture, which after 13 years of doing business with them would be terrifying to me and my son. It was an obvious scare tactic.

However, the \$9.99 fee was not what I was arguing. It was some thing I had seen now and again (more recently) and the \$20.00 fee has been removed.
I am hoping this is the last I will

hear from them.
After my last two agreements are
paid off I will not continue to do
business with them any more.

Sincerely,
Jessica Bernard

Braz, Madison

From: AGO - CAP
Sent: Wednesday, May 22, 2019 3:57 PM
To: joe.notarian@aarons.com
Subject: Bernard, Jessica (Aaron's Inc) CAP 2019-04157
Attachments: 051619 Bernard (ID 204563).pdf

Re: Complaint 2019-04157

Dear Sir/Madam:

We received the enclosed consumer complaint with respect to a transaction with your business. Although at this point our office has made no determination as to the validity of the complaint, we do ask that you contact the consumer directly within 7 days so that you and the consumer can resolve this matter without further involvement of this office.

We also ask that you notify this office, indicating the steps you have taken to resolve the complaint. Please respond using the [Complaint Response Form](#) located on our website. Please include the above complaint number in your response.

We have also requested the consumer to update us regarding the complaint status after 14 days. The consumer's response, the enclosed complaint, and your response will remain on file in this office for six years.

Complaint files are public records and, as such, are open to the public for inspection. Information about complaints, including the number of complaints recorded in the last six years and their status, is provided to consumers who inquire about your business. Complaint information is also used to determine when investigations should be initiated.

We thank you for giving this matter your immediate attention.

Sincerely,

James Mooney
Complaint Specialist

State of Vermont
Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Website: consumer.vermont.gov
Email: ago.cap@vermont.gov
Phone: (800) 649-2424

Braz, Madison

From: Office of the Vermont Attorney General <ago.helpdesk@vermont.gov>
Sent: Thursday, May 23, 2019 9:53 AM
To: AGO - CAP
Cc: joe.notarian@aarons.com
Subject: Update to complaint file number 204563

An update has been submitted by the Business for consumer complaint, file number 204563, filed by Jessica Bernard regarding a transaction with Aarons. The business contact is: Joe Notarian (239) 246-1328 According to the update, this matter is Resolved. The update states:

I spoke to Jessica yesterday 5/22/19, she said that the general manager at the store took care of her & she was very happy with the outcome. She said that she had to go take her son to baseball & had to let me go but she is very happy & will continue to do business with us.

Any attachments included can be found here: Please note, any changes to contact information are below: