

THOMAS J. DONOVAN, JR.
ATTORNEY GENERAL

JOSHUA R. DIAMOND
DEPUTY ATTORNEY GENERAL

WILLIAM E. GRIFFIN
CHIEF ASST. ATTORNEY
GENERAL



STATE OF VERMONT
OFFICE OF THE ATTORNEY GENERAL
PUBLIC PROTECTION DIVISION
TEL: (802) 656-3183
FAX: (802) 304-1014
OUTSIDE CHITTENDEN COUNTY
1-800-649-2424

ADDRESS REPLY TO:
CONSUMER ASSISTANCE PROGRAM
109 State Street
Montpelier, VT 05609
www.uvm.edu/consumer
e-mail: ago.cap@vermont.gov



Auto Complaint Form AG17-02101

COMPLAINTS ARE PUBLIC RECORD, AND ALL DOCUMENTS YOU SEND US WILL BE SAVED ELECTRONICALLY.
DO NOT SEND MATERIALS CONTAINING SOCIAL SECURITY NUMBERS, ACCOUNT NUMBERS OR OTHER SENSITIVE
INFORMATION WITH YOUR COMPLAINT!

* required

Information about you:

Your Full Name (First and Last):*

Matthew Rodrigue

Organization Name (If filing on behalf of a
business/organization.)

Your Address:*

[Redacted]

Your City:*

Vt

Your State:*

Your ZIP:*

[Redacted]

Your Daytime Phone:*

Your E-mail Address:

Your Age:

24

Are you a senior citizen?

Yes No

Are you a Veteran or Service Member (Y/N)?

Veteran N Service Member N

Information about the business you are filing your complaint against:

Business Name:*

Paulin auto sales

Person You Dealt With:*

Chris Paulin / Lea Macomber

Business Street Address:

1795 Shelburne Rd

Business City:*

South Burlington Vt

Business State:*

Vt

Business ZIP:

05403

Business Phone:

802-859-0090

Business E-mail:

Check the type of business that you are filing a complaint about:*(Sales/Service)

- Dealer
- Outside Sales Company
- Manufacturer
- Mechanic
- Inspection Station
- Warranty Company
- Service Station
- Repossession Company
- Towing/Storage Company
- Auto Parts Store
- Car Rental Agency
- Finance Company
- Insurance Company
- Other (clarify in written complaint)

Vehicle Information:

Year:*

2011

Make:*

Chevrolet

Model:*

Equinox SUV

Is the vehicle new or used?*

New Used

Complete Sections Relevant to Your Complaint:

Date Purchased (Sales):

8/23/16

Purchase Price (Sales)

13,348.00

Vehicle Mileage at Purchase (Sales):

139,879

Vehicle Mileage Currently (Sales):

Select all that apply to the vehicle you are complaining about:*(Sales/Service)

- Manufacturer's Full Warranty
- Manufacturer's Extended Warranty
- Dealer Warranty
- Service Contract
- As-Is (no warranty)
- I don't know if there is a warranty
- Other (explain in warranty terms)

Explain terms of the warranty/service contract:

Did you receive a Buyer's Guide? (Sales)

Yes No
(Please include a copy)

Is the issue relative to warranty repairs? (Service)

Yes No
(Please include repair orders and receipts)

Repair cost incurred? (Service)

Is your car being held due to nonpayment of a disputed repair bill? (Service)

Yes No

If yes to above, please explain:

Check all issues that apply to your complaint and make sure you include all relevant documentation!*

- Vehicle Condition**
(Documentation of representation such as advertisements, buyer's guide, sales agreement)
- Inspection**
(Inspection paperwork and information from the inspection sticker)
- Repair**
(Repair orders, dealer's "we owe" statement, warranty paperwork)
- Auto Parts**
(Receipts, notices of recall)
- Towing and Storage**
(Receipts, dates)
- Advertising or Representations**
(Advertisements, written representations, sales agreement, buyer's guide)
- Purchase Price**
(Sales agreement, window sticker, retail installment contract)
- Financing**
(Retail installment contract/financing)
- Repossession**
(Retail installment contract/financing, sales agreement, documents from the repossession co.)

Explain the Complaint

Events as they happened:

(If service-related, list the services that pertain to this complaint.)

I Bought a car from Poulins in August of 2016 I have had nothing but problems with it parts were breaking on it so I would bring it to Poulins and have them look at it and they would either bring it to Montpelier or to Girlington garage to have it worked on and I have had it worked on those times and Poulins was able to give me a rental car to use but now I have been without a vehicle for about 2 months and my vehicle was sitting at Girlington garage for about 2 weeks then it got towed across the road to Poulins and it sat there for about two more

Amount of loss: _____

Relief you desire:

I feel like Poulins should pay the rest of my car payment off for taking this long to work on my car.

If additional space is needed, you may attach additional pages.

Please remember to send documentation by email to ago.cap@vermont.gov or by fax to (802) 304-1014.

Send copies of all pertinent documents immediately, including purchase/sales contract, buyer's guide, warranty documentation, repair orders, etc. You may send documentation via email, or mail. **FAILING TO SEND DOCUMENTATION WILL DELAY THE PROCESSING OF YOUR COMPLAINT!** Note that your complaint may be processed by the Consumer Assistance Program (CAP) or the Vehicle and Automotive Distributor's Association's (VADA) Auto Consumer Action Program (AutoCAP) if the dealer named in your complaint is a member of VADA.

Weeks before it finally got towed down
to Montpelier and it has been there since
I've called Paulins in South Burlington and they
won't return my phone calls or tell me what
is wrong with my vehicle and when I call
the Paulins down in Montpelier they say
they are waiting on a part but will not
tell me what part it is so I went to
Sheat Chev's to see what I could do
and what my option would be and they
referred me to the Attorney General to
see what you guys could do for me
So this is why I'm sitting around of you
guys to see what you can help me with
I've been without my vehicle for
about 2 months and I'm still paying
on it even though I don't have it and
when I bought the vehicle I needed to
to see it or test drive it next
things I know I was filling out paper
work for it and I guess I purchased
an extended warranty for it that I needed
got paper work on or sent in the to me
about the warranty for my car.



BUYERS GUIDE

IMPORTANT: Spoken promises are difficult to enforce. Ask the dealer to put all promises in writing. Keep this form.

VEHICLE MAKE CHEVROLET MODEL EQUINOX YEAR 2011 VIN NUMBER [REDACTED]

DEALER STOCK NUMBER (Optional)

WARRANTIES FOR THIS VEHICLE:

AS IS-NO WARRANTY

YOU WILL PAY ALL COSTS FOR ANY REPAIRS. The dealer assumes no responsibility for any repairs regardless of any oral statements about the vehicle.

WARRANTY

FULL **LIMITED WARRANTY.** The dealer will pay _____% of the labor and _____% of the parts for the covered systems that fail during the warranty period. Ask the dealer for a copy of the warranty document for a full explanation of warranty coverage, exclusions, and the dealer's repair obligations. Under state law, "implied warranties" may give you even more rights.

SYSTEMS COVERED:

DURATION:

CUSTOMER HAS PURCHASED AN EXTENDED SERVICE CONTRACT
VEHICLE IS COVERED BY PURCHASED WARRANTY ONLY

SERVICE CONTRACT. A service contract is available at an extra charge on this vehicle. Ask for details as to coverage, deductible, price, and exclusions. If you buy a service contract within 90 days of the time of sale, state law "implied warranties" may give you additional rights.

PRE PURCHASE INSPECTION: ASK THE DEALER IF YOU MAY HAVE THIS VEHICLE INSPECTED BY YOUR MECHANIC EITHER ON OR OFF THE LOT.

SEE THE BACK OF THIS FORM for important additional information, including a list of some major defects that may occur in used motor vehicles.




Dealer Report of Sale – Temporary Registration

DEPARTMENT OF MOTOR VEHICLES
Agency of Transportation
dmv.vermont.gov

120 State Street
Montpelier, Vermont 05603-0001
802.828.2000
Toll Free: 888-99-VERMONT

THIS FORM MUST BE COMPLETED IN FULL AND IS NOT VALID FOR INTRANSIT PERMITS

Dealer: POULIN AUTO SALES Dealer #: 329
 Owner(s): MATTHEW RODRIGUE
 Address: 
 Vehicle: CHEVROLET EQUINOX 2011 GREY 08/23/16
Make Model Year (e.g. 2012) Color Date Purchased
 Date Issued: 08/23/16 Date Expires: 10/21/16
vehicle identification number Auto/Truck Registration Plate # / Temporary Plate #

COMPLETE ONLY IF VEHICLE IS SALVAGE, SALVAGE AND REBUILT, OR TOTALED:

I/We certify that the motor vehicle described above is: Salvage Salvage and Rebuilt Declared a total loss by the insurer. This information has been conveyed to the purchaser, both orally and in writing in accordance with 23 VSA §2093(b) and §2093(c). If this section is completed, Buyer/Lessee please sign here: _____

THE TEMPORARY REGISTRATION EXPIRES 60 DAYS FROM DATE OF ISSUE
ANY ALTERATIONS WILL VOID THE CERTIFICATE

Motor Vehicle Trade In:

CHEVROLET 2005 080930
Make Year (e.g. 2009) Plate #

 Vehicle Identification Number



Purchase Price	\$	<u>11,449.00</u>
Trade-In Credit	\$	<u>4,000.00</u>
Net Taxable Cost	\$	<u>7,449.00</u>
Tax Due	\$	<u>446.94</u>
Registration Fee	\$	<u>N/A</u>
Transfer Fee	\$	<u>25.00</u>
Title Fee	\$	<u>46.00</u>
Warranty Fee	\$	<u>N/A</u>
Misc.	\$	<u>N/A</u>
TOTAL	\$	<u>517.94</u>

A VEHICLE NOT DISPLAYING A VALID VT INSPECTION STICKER MUST BE INSPECTED WITHIN 15 DAYS OF REGISTRATION. YOU MAY USE THIS TEMPORARY REGISTRATION TO HAVE YOUR VEHICLE INSPECTED.

ODOMETER DISCLOSURE STATEMENT

I state the odometer now reads 139,879 (no tenths) and I hereby certify to the best of my knowledge that (check applicable statement below):

- The odometer reading is the actual mileage.
- The odometer reading reflects the amount of mileage in excess of its mechanical limits.
- The odometer reading is not the actual mileage. **WARNING – ODOMETER DISCREPANCY**

Dealer/Lessor Name (Print): POULIN AUTO SALES Phone #: (802) 476-8159
 Dealer/Lessor Address: 1795 Shelburne RD South Burlington, VT 05403
 Dealer/Lessor Signature: 
 Buyer/Lessee Name (Print): MATTHEW RODRIGUE
 Buyer/Lessee Address: 
 Buyer/Lessee Signature: _____
 Date of Statement: 08/23/16 Date To Lessee: 08/23/16
 Date From Lessee: 08/23/16

WHITE – DMV

YELLOW – DEALER

PINK – CUSTOMER

WE OWE

105288

NAME MATTHEW RODRIGUE STK. NO. 360927 NEW USED XX
ADDRESS [REDACTED] YEAR 2011 MAKE CHEVROLET
CITY [REDACTED] STATE VT ZIP [REDACTED] MODEL EQUINOX
PHONE [REDACTED] SERIAL NO. _____
SALESMAN LEA MACOMBER DEL. DATE 08/23/16

QTY.	NAME OF ITEM	PART	LABOR
	ALL OBLIGATIONS FULFILLED AT THIS TIME		

CUSTOMER

I hereby accept this WE-OWE with the understanding that it is valid for only (30) THIRTY-DAYS FROM DATE OF ISSUANCE, and that I must make an ADVANCE APPOINTMENT WITH THE SERVICE DEPARTMENT before the above work can be performed.

(FOR APPOINTMENT CALL SERVICE DEPT.)

DATE 08/23/16

APPROVED [Signature] MGR.

CUSTOMER Matthew [Signature]

YOU OWE

105288

	TO BE RECEIVED BY DATE		TO BE RECEIVED BY DATE
1) Title to Trade In Vehicle		5) Other	
2) All Monies		6) Other	
3) Valid Insurance Card		7) Other	
4) Other		8) Other	

CUSTOMER

I here by agree to provide the above listed item(s) to the dealer. I understand that the sales transaction is not completed until I provide such items.

X: [Signature]
APPROVED BY: [Signature] MGR.

DATE: 08/23/16

**RETAIL INSTALLMENT SALE CONTRACT
SIMPLE FINANCE CHARGE**

IMPORTANT AGREEMENTS

Dealer Number 329 Contract Number N/A

Buyer Name and Address (Including County and Zip Code) MATTHEW RODRIGUE [REDACTED]	Co-Buyer Name and Address (Including County and Zip Code) N/A N/A N/A	Seller-Creditor (Name and Address) POULIN AUTO SALES 1795 Shelburne RD South Burlington, VT 05403
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle or credit under the agreements on the front and back of this contract. You agree to pay the Seller-Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will give your finance charge on a daily basis. The Truth-in-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
USED	2011	CHEVROLET EQUINOX	[REDACTED]	<input type="checkbox"/> Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your down payment.
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Number of Payments	Amount of Payments	When Payments Are Due
[REDACTED]	[REDACTED]	[REDACTED]
N/A	N/A	N/A

Or As Follows:

N/A

Late Charge: If payment is not received in full within 10 days after it is due, you will pay a late charge of \$ 10 or 5 % of the part of the payment that is late, whichever is greater.

Prepayment: If you pay off all your debt early, you will not have to pay a penalty.

Security Interest: You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

ITEMIZATION OF AMOUNT FINANCED

- Cash Price
- Total Downpayment =
Trade-In 2005 CHEVROLET TAHOE
(Year) (Make) (Model)
- Gross Trade-In Allowance
- Less Pay Off Made By Seller
- Equals Net Trade In
- + Cash
- + Other
- (If total downpayment is negative, enter "0" and see 4l below)
- Unpaid Balance of Cash Price (1 minus 2)
- Other Charges Including Amounts Paid to Others on Your Behalf
(Seller may keep part of these amounts):
- A Cost of Optional Credit Insurance Paid to Insurance Company or Companies
- Life



Insurance: You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest Insurance is required is checked below.

If an insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance

Credit Life: Buyer Co-Buyer Both
 Credit Disability: Buyer Co-Buyer Both

Premium:

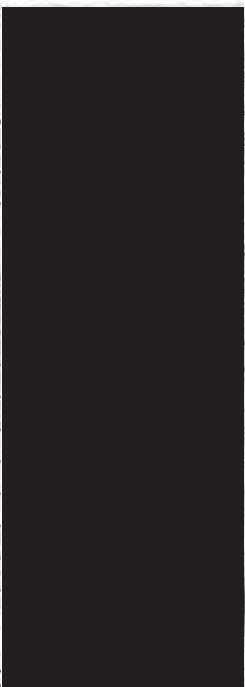
Credit Life \$ N/A
 Credit Disability \$ N/A
 Insurance Company Name N/A
 Home Office Address N/A

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not to buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance

N/A N/A
 Type of Insurance Term
 Premium \$ N/A
 Insurance Company Name N/A
 Home Office Address N/A
 N/A N/A
 Type of Insurance Term

to	N/A	for	SALES TAX	\$
to	N/A	for	N/A	\$
to	N/A	for	N/A	\$
G	Government License and/or Registration Fees			
H	Government Certificate of Title Fees			
I	Other Charges (Seller must identify who is paid and describe purpose)			
to	VT STATE EMPLOY	for	Prior Credit or Lease Balance	\$
to	POULIN AUTO SALES	for	DOC FEE	\$
to	ROYAL ADMINISTR	for	SERVICE CONTRACT	\$
to	N/A	for	N/A	\$
to	N/A	for	N/A	\$
to	N/A	for	N/A	\$
to	N/A	for	N/A	\$
to	N/A	for	N/A	\$
to	N/A	for	N/A	\$
to	N/A	for	N/A	\$
Total Other Charges and Amounts Paid to Others on Your Behalf				\$
Amount Financed (3 + 4)				\$



X N/A
 Buyer Signature _____ Date _____
 X N/A
 Co-Buyer Signature _____ Date _____
THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS.

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.
 Term _____ N/A _____ Mos.
 Name of Gap Contract _____
 I want to buy a gap contract _____
 Buyer Signs X _____ N/A _____

NOTE: You pay no finance charge if the Amount Financed, Item 5, is paid in full on or before _____, Year ____ SELLER'S INITIALS _____

VENDOR'S SINGLE INTEREST INSURANCE (VSI insurance): If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft). VSI insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. You may choose the insurance company through which the VSI insurance is obtained. If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ _____ N/A and is also shown in Item 4B of the Itemization of Amount Financed. The coverage is for the initial term of the contract.

NO COOLING OFF PERIOD
 State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X _____ Co-Buyer Signs X _____
 If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.
back for other important agreements.

ADVICE TO RETAIL BUYER: Do not sign this contract in haste. You are entitled to a copy of the contract at the time you sign. Keep it to protect your legal rights.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs X _____ Date 08/23/16 Co-Buyer Signs X N/A Date N/A
 Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Buyer signs here X N/A
 By POULIN AUTO SALES Date 08/23/16 Address _____ N/A
 Title _____ N/A

signs its interest in this contract to **Heritage Family Credit Union** (Assignee) under the terms of Seller's agreement(s) with Assignee.
 Assigned without recourse Assigned with limited recourse

By _____ Title _____

FORM NO. 553-VT (REV. 2/14) U.S. PATENT NO. D460,782
 ©2014 The Reynolds and Reynolds Company TO ORDER: www.reynolds.com, 1-800-344-0996; fax 1-800-531-9055
 THE PRINTER MAKES NO WARRANTY, EXPRESS OR IMPLIED, AS TO CONTENT OR FITNESS FOR PURPOSE OF THIS FORM. CONSULT YOUR OWN LEGAL COUNSEL.

CUSTOMER/TRUTH IN LENDING COPY

RETAIL INSTALLMENT SALE CONTRACT SIMPLE FINANCE CHARGE

OTHER IMPORTANT AGREEMENTS

Dealer Number **329**

Contract Number **N/A**

Buyer Name and Address (Including County and Zip Code) MATTHEW RODRIGUE [REDACTED]	Co-Buyer Name and Address (Including County and Zip Code) N/A N/A N/A	Seller-Creditor (Name and Address) POULIN AUTO SALES 1795 Shelburne RD South Burlington, VT 05403
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
USED	2011	CHEVROLET EQUINOX	[REDACTED]	Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your down payment of.
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
[REDACTED]	[REDACTED]	Monthly beginning 09/22/16
N/A	N/A	N/A

Or As Follows:

N/A

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of \$ 10 or 5 % of the part of the payment that is late, whichever is greater.

Prepayment. If you pay off all your debt early, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

ITEMIZATION OF AMOUNT FINANCED

- 1 Cash Price
- 2 Total Downpayment = **2005 CHEVROLET TAHOE**
 Trade-In (Year) (Make) (Model)
- Gross Trade-In Allowance
- Less Pay Off Made By Seller
- Equals Net Trade In
- + Cash
- + Other
- (If total downpayment is negative, enter "0" and see 4) below)
- 3 Unpaid Balance of Cash Price (1 minus 2)
- 4 Other Charges Including Amounts Paid to Others on Your Behalf
(Seller may keep part of these amounts):
- A Cost of Optional Credit Insurance Paid to Insurance Company or Companies
- Life \$ N/A
- Disability \$ N/A

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest Insurance is required is checked below. If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

**Check the insurance you want and sign below:
Optional Credit Insurance**

Credit Life: Buyer Co-Buyer Both
 Credit Disability: Buyer Co-Buyer Both
 Premium:
 Credit Life \$ N/A
 Credit Disability \$ N/A
 Insurance Company Name N/A
 Home Office Address N/A

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not to buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance

N/A N/A
 Type of Insurance Term
 Premium \$ N/A
 Insurance Company Name N/A
 Home Office Address N/A
 N/A N/A
 Type of Insurance Term
 Premium \$ N/A
 Insurance Company Name N/A

to N/A for N/A

F Government Taxes Not Included in Cash Price
 to VT DMV for SALES TAX

to N/A for N/A

to N/A for N/A

G Government License and/or Registration Fees

H Government Certificate of Title Fees

I Other Charges (Seller must identify who is paid and describe purpose)

to VT STATE EMPLOY for Prior Credit or Lease Balance

to POULIN AUTO SALES for DOC FEE

to ROYAL ADMINISTR for SERVICE CONTRACT

to N/A for N/A

to N/A for N/A

to N/A for N/A

to N/A for N/A

to N/A for N/A

to N/A for N/A

to N/A for N/A

Total Other Charges and Amounts Paid to Others on Your Behalf

5 Amount Financed (3 + 4)



I want the insurance checked above.

X N/A
 Buyer Signature _____ Date _____

X N/A
 Co-Buyer Signature _____ Date _____

THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS.

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term N/A Mos.

Name of Gap Contract _____

I want to buy a gap contract.

Buyer Signs X N/A

OPTION: You pay no finance charge if the Amount Financed, Item 5, is paid in full on or before _____ Year _____ SELLER'S INITIALS _____

VENDOR'S SINGLE INTEREST INSURANCE (VSI insurance): If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft). VSI insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. You may choose the insurance company through which the VSI insurance is obtained. If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ N/A and is also shown in Item 4B of the Itemization of Amount Financed. The coverage is for the initial term of the contract.

NO COOLING OFF PERIOD
 State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X Matthew Reed Co-Buyer Signs X
 If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.
See back for other important agreements.

NOTICE TO RETAIL BUYER: Do not sign this contract in blank. You are entitled to a copy of the contract at the time you sign. Keep it to protect your legal rights.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs X Matthew Reed Date 08/23/16 Co-Buyer Signs X N/A Date N/A

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here X N/A
 Seller signs POULIN AUTO SALES Date 08/23/16 Address N/A
 By X _____ Title N/A

Seller assigns its interest in this contract to Heritage Family Credit Union (Assignee) under the terms of Seller's agreement(s) with Assignee.

Assigned with recourse Assigned without recourse Assigned with limited recourse

Seller POULIN AUTO SALES By _____ Title _____

From: [Tammy Savage](#)
To: [AGO - CAP](#)
Subject: Complaint on dealership
Date: Thursday, April 11, 2019 2:29:57 PM

Hello, My name is Tammy Savage and i am emailing to file a complaint against Poulin's Auto in Colchester Vt. We had purchased a 2014 Ford Focus SE i believe March of 2018. Its came with a warranty on the transmission and motor. About two weeks of buying the car we were having clutch and transmission issues. We gave the car back to Poulins and we said we didn't want it. They put us in a Chevy Cruse and was suppose to pay off the Focus before the first payment was due. Almost two weeks passed and Poulins kept telling us they were working on it. More time passed and i spoke to our Credit Union and i was told that Poulin's was never communicating with them. So to avoid a first late payment and our credit getting messed up we gave the Cruse back and we got stuck with the Focus. We did this because not only we didn't want to mess up our credit we figured we had a warranty on the transmission. The Focus was in there shop three times for transmission issues but every time we are told that the warranty wont cover because the transmission has to be fully blown. Every time we brought the car in when it would flash a transmission issue we were told it was the clutch. It seems they had a different excuse for the transmission issue like they were avoiding fixing it.. A mechanic at Poulin's kept telling us to keep driving the car till the transmission goes completely ,this will be the only way they will cover a transmissions. We did what we were told and now the miles are over by 2,000 and we have a car that only had one year just sitting in our yard because Poulin or the warranty wont cover it. When it comes down to it, we had a warranty on this car and its been in their shop sinse the beginning with transmission issues. Please call me with any questions because i feel like im leaving something out,

Tammy Savage


Mooney, James

From: AGO CAP <ago.cap@vermont.gov>
Sent: Thursday, May 2, 2019 10:37 AM
To: AGO - CAP
Subject: CAP Complaint

The following CAP complaint was submitted:

Your First Name	Heather
Your Last Name	Shepard
Confirmation Number	WB19-00407
Your E-Mail Address	[REDACTED]
Your Daytime Phone	[REDACTED]
Daytime Phone Type	Mobile
Your Age	25
Your Mailing Address	[REDACTED]
Your City	[REDACTED]
Your State	VT
Your Zip Code	[REDACTED]
Your Alternate Phone	[REDACTED]
Alternate Phone Type	Mobile
Is your complaint about:	An automobile dealer
Business Name or Person's First Name	Poulin Auto Sales
Business Phone (1)	802-859-0090
Phone (1) Type	Office
Business Address	574 Prim Road
Business City	Colchester
Business State	VT
Business Zip Code	05446

Business Website/URL	poulinautosales.com
Is your complaint about a vehicle you purchased?	Yes
What is the year of your vehicle?	2014
What is the make and model of your vehicle?	Chevy Malibu LS
Is the vehicle new or used?	Used
Where did the vehicle receive its last state inspection?	Vermont Tire
When was the vehicle purchased?	06/29/2017
Which of the following apply to the vehicle?	I'm not sure
Description	<p>On Monday April 29, 2019 I took my car to Barry's Automotive to find out what was wrong with my car because it's having a strange shifting problem. Barry's advised me that my transmission needs to be replaced and that is something internal. Barry's asked me if I had a warranty on my vehicle in which I replied I'm not sure. I grabbed my paperwork out of my car and they went through the paperwork with me and they advised me that I do have a warranty that Poulin put on and charged an extra \$2900 to my loan which I was never told about. I called the warranty company to find out if they would pay for my new transmission and it is expired because of the mileage. I called up Poulin to let them know what was going on and stated that they put a warranty on with out me knowing and taxed on an extra \$2900 and now it's expired. I told them that they have two options to either get me into a new vehicle or fix my car that I have not even had for 2 years. They told me that they could get me a deal with a new transmission but I don't feel comfortable having Poulin touch my car because they have already screwed me over, I didn't know if they would try to do something else to it. I told them no that I already have a mechanic that will do it and it will cost \$3000. I don't have an extra \$3000 just laying around to dump into a new transmission so now I have to look for a new car when I still owe over \$17,000 on this one. I feel that I should at least get my \$2900 back for the warranty since 1. I didn't know anything about it in the first place because no one explained it to me and 2. it is now expired and I can't use it so it's a waste of my money. Also when I purchased the vehicle on June 29, 2017 it took them well over a month to pay off my old loan for my trade-in and when they sent the paperwork to Heritage Family Credit Union they had my car listed as a Chevy Cruze and it's clearly a Chevy Malibu and they also messed up my registration so I was driving around with expired plates for a couple weeks because Poulin couldn't get there stuff right and get my registration and plates done. Poulin is a scam and I feel should not be in business anymore. I've had family</p>

	members go through them and they are dealing with the same stuff with registration not being done correctly and listing the car as something else to the loan company and also taking there time on paying off other loans for trade-ins.
How would you like this matter to be resolved?	I want my money back from the warranty and I want to make sure that no one else deals with the situation that I am in right now. Poulin is a scam, and I've been told by mechanics and the loan where I have my car through to never do business with them again. Heritage Family Credit Union tells me all the time this is why we don't do business with them anymore because they don't know what they are doing.
Incident Date	4/29/2019 12:00:00 AM

From: AGO CAP <ago.cap@vermont.gov>
Sent: Friday, February 09, 2018 11:44 AM
To: AGO - CAP
Subject: CAP Complaint

The following CAP complaint was submitted:

Your First Name	Damian
Your Last Name	Stewart
Confirmation Number	WB18-00144
Your E-Mail Address	██████████
Your Daytime Phone	██████████
Daytime Phone Type	Mobile
Your Mailing Address	██████████
Your City	██████████
Your State	VT
Your Zip Code	██████████
Is your complaint about:	An automobile dealer
Business Name or Person's First Name	Poulin auto
Business Phone (1)	8024768159
Business E-Mail Address	Cbeard@poulinvt.com
Business Address	473 east barre rd
Business City	Barre
Business State	VT
Business Zip Code	05641

Business Website/URL	Www.poulinautosales.com
Is your complaint about a vehicle you purchased?	Yes
What is the year of your vehicle?	2008
What is the make and model of your vehicle?	Gmc sierra 1500
Is the vehicle new or used?	Used
Where did the vehicle receive its last state inspection?	Poulin auto
Inspection sticker number, date and color:	17-172543 4/25/17 blue
When was the vehicle purchased?	5/4/17
What was the purchase price?	\$15387
Vehicle mileage at time of purchase:	118113
Current mileage on the vehicle:	125544
Did you receive a Buyer's Guide document with the vehicle?	Yes
Which of the following apply to the vehicle?	Dealer limited warranty
Description	Bought this vehicle from poulin auto and financed with community bank on 5/4/17 with a \$1500 down payment. The truck had a new vt inspection sticker on it so I assumed I was buying a good roadworthy vehicle at the time. I brought my truck to a garage last week to have it gone through for its upcoming inspection, and mechanic informed me that the truck would not

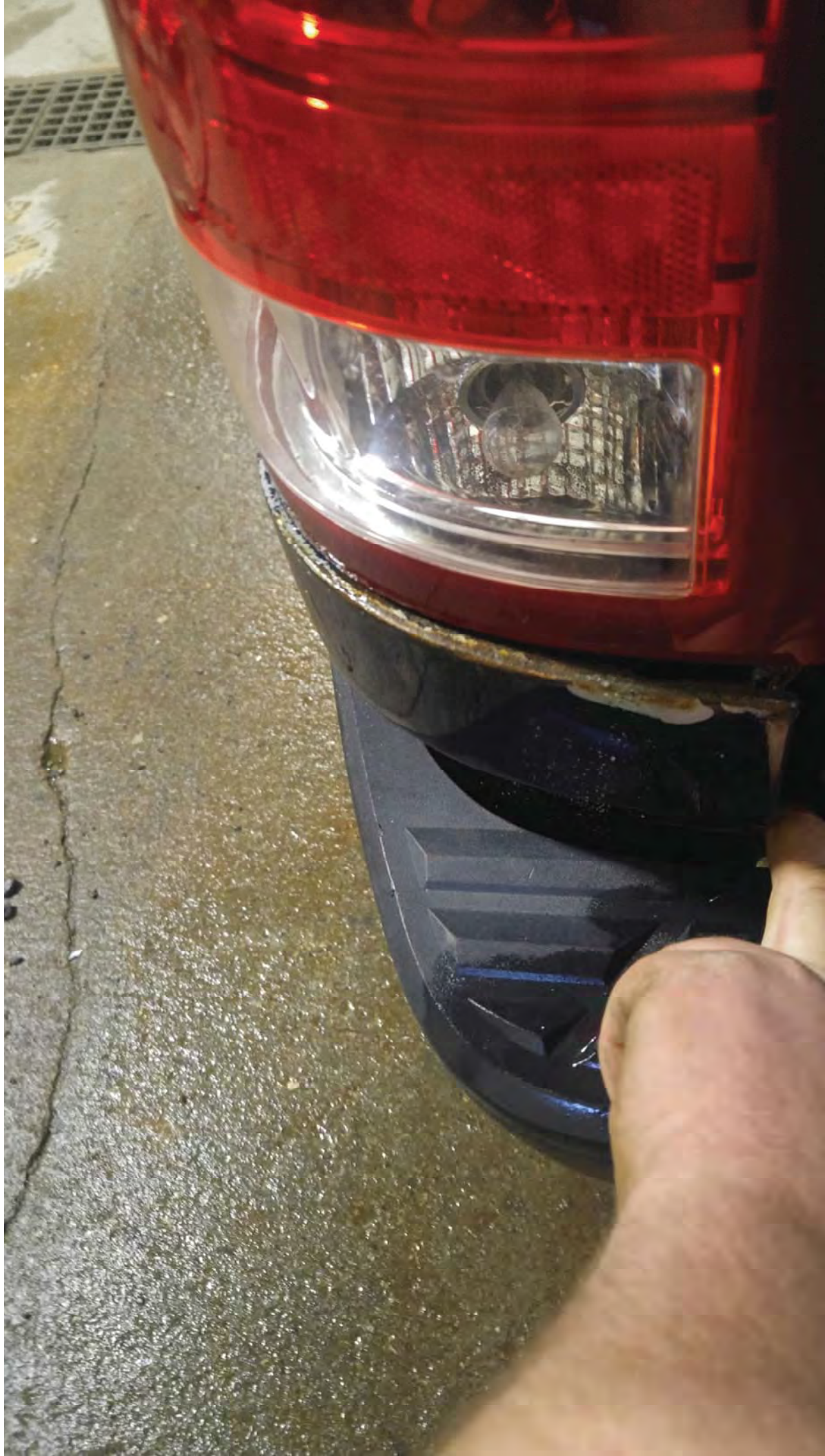
	pass again due to excessive rot on the frame and several cracks in the frame. I still owe over \$10000 on the loan for the truck
Amount of loss:	\$15387.22
How would you like this matter to be resolved?	I would like for poulin auto to resolve this issue by either replacing the frame and or any parts that will fail said vehicle for state inspection or replace truck with one of equal value
Please list any documents you have available related to this complaint (and attach copies at the end of this form, or mail/fax them to us)	Purchase/sales contract Buyer's Guide Warranty documentation Finance contract
Incident Date	2/9/2018 12:00:00 AM













THOMAS J. DONOVAN
ATTORNEY GENERAL

JOSHUA R. DIAMOND
DEPUTY ATTORNEY GENERAL

SARAH E.B. LONDON
CHIEF ASST. ATTORNEY GENERAL



STATE OF VERMONT
OFFICE OF THE ATTORNEY GENERAL
CONSUMER ASSISTANCE PROGRAM
HOTLINE: (800) 649-2424
FAX: (802) 304-1014

ADDRESS REPLY TO :
Office of the Attorney General
ATTN: Consumer Assistance Program
109 State Street
Montpelier, VT 05609
Website: ago.vermont.gov
Email: AGO.CAP@vermont.gov

Consumer Complaint Form:

Reference Number:

Consumer Information (Complaint By):

Consumer First and Last Name: _____ Age: 25 _____

Submitted by: Tanner Thibault (if filing on another's behalf.)

Organization Name: _____ (If filing on behalf of a business/organization.)

Mailing Address (For Complaint Correspondence): _____

City: _____ State: Vermont Zip Code: _____

Primary Phone: _____ Phone Type (Please Select One): Home / Cell / Office / Other: Cell

Email Address: _____

Consumer identifies as: A Senior (60+) Active Military A Veteran A Student Under 18

Business Information (Complaint Against):

Business Name: Poulin auto sales

Point of Contact for Business: _____ (if applicable.)

Mailing Address: 473 East Barre Rd.

City: Barre State: Vermont Zip Code: 05641

Primary Business Phone: (802)476-8159 Fax: _____

Email Address: N/A

Website: poulinautosales.com

*** PLEASE COMPLETE THE CONSUMER COMPLAINT FORM ON THE NEXT PAGE ***

Amount of Loss: [REDACTED]

How did you find CAP? : My Attorney

Complaint Details *(please attach any copies of documentation related to this complaint if applicable):*

Complaint Description:

On September 20th of 2018 I purchased a 2014 Subaru Impreza WRX from poulin auto sales located at 574 Prim Rd in Colchester (this location is no longer in business, but their Barre location is still in business). The vehicle was sold to me as a clean title with no damage. However on May 12th of 2021 I went to Goss Dodge on shelburne Rd to look into trading my car in to get a truck. After Goss Dodge ran the Carfax on the VIN, it came back as having frame damage which was not disclosed to me upon purchase. Not would my credit union have given me a loan for my first car with it not having a clean title. As well cars with titles that aren't clean typically sell for 20-30% less than value. Where poulin charged me 20% above value. Also In additional information the engine in the vehicle that I had purchased died within 1 year of purchasing the vehicle.

How you would like this complaint to be resolved: _____

In some sort of compensation from the dealership as well as a public apology from the dealership.



CONSUMER ASSISTANCE PROGRAM

ATTORNEY GENERAL'S OFFICE & UNIVERSITY OF VERMONT
GET HELP WITH CONSUMER PROBLEMS AND REPORT SCAMS

2017-04544

Eugene L. Tofferi



CAP	
Received Date	_____
Complaint No.	_____
Date Scanned	_____
By	_____

To: Consumer Assistance Program

146 University Place

Burlington, VT 05405

Complaint:

Poulin Auto Sales sent me a flyer where in you match numbers on the flyer, which mine did and it implied I won \$500.00.

Went to the dealer on Shelburne Road and they admitted I had won and they would run my pin number 175-969-227 on their computer system. The system was a hand help phone programmed like a slot machine, you spin the wheels and the amount or total of prize is determined at that time.

My take, my number match says I won, the \$500.00 amount via a Walmart credit. See attached flyer with above pin number..

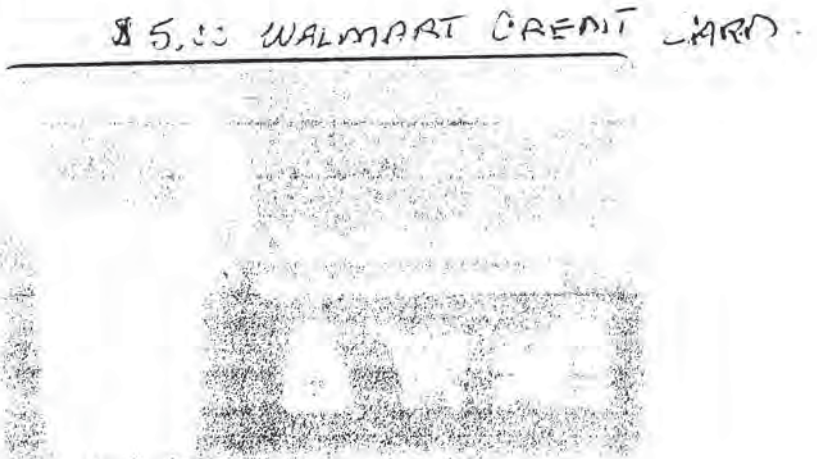
After spinning the wheels, The prize turned out to be \$5.00 per the slot machine.

I would like assistance in collecting the \$500.00 amount.

If this is not possible, I would like the attorney generals office to investigate and shut down what I call very deceptive advertising. In the box besides the front office desk there was a cardboard box more than half full of these entries. Were the people who drove down to see if they won a prize surprised as I was. Thanks in advance for your help!

Eugene L. Tofferi
Eugene L. Tofferi

Tele:



myAutoCredit
 PO BOX 162 • SORRENTO, VT 05276

POSTMASTER -
 TIME SENSITIVE!
 IN HOME DATE:
 06-24-2017

POST TO:
 U.S. MAIL SERVICE
 CHICAGO, IL
 PERMIT NO. 451

YOUR PIN: 175-969-227



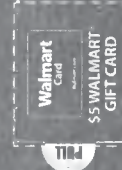
*****ECRWSS**C056

EUGENE TOFFERI



#568
 957

IF YOUR NUMBERS MATCH THE WINNING NUMBER!
CONGRATULATIONS!
 CALL (802) 278-4034 IMMEDIATELY.
 HAVE YOUR PIN CODE (LOCATED ABOVE YOUR ADDRESS) READY!



Bring the mailer to the sale during event hours and your OFFICIAL PIN, located above your address, will be used with our prize redemption software to determine your prize!

HAVE A MATCH? CALL IMMEDIATELY:

(802) 278-4034 HAVE YOUR PIN CODE (LOCATED ABOVE YOUR ADDRESS) READY!

THEN PROCEED TO THE EVENT TO CLAIM YOUR PRIZE!

MUST USE PIN TO DETERMINE ACTUAL PRIZE!

MATCH & WIN BIG!

POULIN AUTO SALES

IF YOU HAVE A MATCHING SET OF NUMBERS, YOU HAVE WON!**

OVER \$226,300 IN CASH! PRIZES! GIFTS! WAITING TO BE AWARDED!



\$25,000 GIVEAWAY!



POULIN AUTO SALES

1795 Shelburne Road • South Burlington, VT 05403
CALL TODAY! (802) 278-4034

WEDNESDAY	JUNE 21	10am - 8pm
THURSDAY	JUNE 22	10am - 4pm
FRIDAY	JUNE 23	10am - 6pm
SATURDAY	JUNE 24	10am - 6pm
SUNDAY	JUNE 25	10am - 3pm
MONDAY	JUNE 26	10am - 6pm



myAutoCredit
With www.AutoCredit.com
for FAST & FREE Credit Checks!
PO BOX 167 - SOUTH BURLINGTON, VT 05403

9424

POSTMASTER -
TIME SENSITIVE!
IN HOME DATE:
06/20/2017
967202017

YOUR PIN: 175-969-227

436
575 PG#

*****ECRWSS**0056

IF YOUR NUMBERS MATCH THE WINNING NUMBER!
CONGRATULATIONS!
 CALL (802) 278-4034 IMMEDIATELY.
 HAVE YOUR PIN CODE (LOCATED ABOVE YOUR ADDRESS) READY!

 PULL \$25,000 CASH	 TIR4 FLAT SCREEN TV
 PULL \$500 WALMART GIFT CARD	 TIR4 APPLE WATCH SPORT
 PULL \$100 WALMART GIFT CARD	 TIR4 \$5 WALMART GIFT CARD

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 MUST USE PIN TO DETERMINE ACTUAL PRIZE!

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IF YOU HAVE A MATCHING SET OF NUMBERS, YOU HAVE WON!**

OVER \$226,300 IN CASH! PRIZES! GIFTS! WAITING TO BE AWARDED!

4007 WINNER!

\$25,000 GIVEAWAY!

IS IT YOU? ONE LUCKY RESIDENT IN THE AREA HAS WON \$25,000 CASH!

\$25,000 CASH

FLAT SCREEN TV

APPLE WATCH SPORT

\$500 WALMART GIFT CARD

\$100 WALMART GIFT CARD

\$5 WALMART GIFT CARD

POULIN AUTO SALES

1795 Shelburne Road • South Burlington, VT 05403

CALL TODAY! (802) 278-4034

WEDNESDAY JUNE 21
THURSDAY JUNE 22
FRIDAY JUNE 23
SATURDAY JUNE 24
SUNDAY JUNE 25
MONDAY JUNE 26

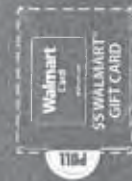
POULIN AUTO SALES

AutoCredit
 PO BOX 182 - SCARBOROUGH, VT 05671
 33776
 9424
 PUSTMASTER -
 TIME SENSITIVE!
 IN HOME DATE:
 06FEG24117
 MAILING
 LIST POSTAGE
 PAID
 PERMIT NO. 44
 SCARBOROUGH, VT
 ***** ECRWSS**C056

YOUR PIN: 175-969-227



IF YOUR NUMBERS MATCH THE WINNING NUMBER!
CONGRATULATIONS!
 CALL (802) 278-4034 IMMEDIATELY.
 HAVE YOUR PIN CODE (LOCATED ABOVE YOUR ADDRESS) READY!



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MUST USE PIN TO DETERMINE ACTUAL PRIZE!

WATCH & WIN BIG!

POULIN AUTO SALES

IF YOU HAVE A MATCHING SET OF NUMBERS, YOU HAVE WON! **

OVER \$226,300 IN CASH! PRIZES! GIFTS! WAITING TO BE AWARDED!

4007 WINNERS

\$25,000 GIVEAWAY!

IS IT YOU? ONE LUCKY RESIDENT IN THE AREA HAS WON \$25,000 CASH!



POULIN AUTO SALES

1795 Shelburne Road • South Burlington, VT 05403
CALL TODAY! (802) 278-4034

WEDNESDAY JUNE 21 9am - 8pm	THURSDAY JUNE 22 9am - 8pm	FRIDAY JUNE 23 8am - 8pm	SATURDAY JUNE 24 9am - 8pm	SUNDAY JUNE 25 12pm - 5pm	MONDAY JUNE 26 9am - 6pm
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myAutoCredit
 www.myautocredit.com
 PO BOX 182 - SHERBORNE VT 05476

POSTMASTER -
 TIME SENSITIVE!
 IN HOME DATE:
 06/20/2017

424
 94750
 U.S. POSTAGE
 PAID
 PERMIT NO. 527

YOUR PIN: 175-989-227

*****ECRWSS**C056
 EUGENE TOFFERI

IF YOUR NUMBERS MATCH THE WINNING NUMBERS!
CONGRATULATIONS!
 CALL (802) 278-4034 IMMEDIATELY.
 HAVE YOUR PIN CODE (LOCATED ABOVE YOUR ADDRESS) READY!



IF YOU HAVE
 A MATCH CALL
 (802) 278-4034
 IMMEDIATELY!

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IS IT YOU? ONE LUCKY RESIDENT IN THE AREA HAS WON \$25,000 CASH!



POULIN AUTO SALES

1795 Shelburne Road • South Burlington, VT 05403
CALL TODAY! (802) 278-4034

WEDNESDAY JUNE 21
 THURSDAY JUNE 22
 FRIDAY JUNE 23
 SATURDAY JUNE 24
 SUNDAY JUNE 25
 MONDAY JUNE 26



POULIN AUTO SALES
 1795 SHELburne ROAD
 SOUTH BURLINGTON, VT 05403

CUSTOMER DOWN PAYMENT ASSISTANCE BONUS

PAY THE SUM
 OF UP TO: **Two Thousand Seven Hundred Ninety-Seven Dollars and 00/100**** \$ **2,797 00**

ISSUED BY: **POULIN AUTO SALES**
Poulin Auto Sales
 Authorized Signature

Available on pre-owned vehicles \$15,000 or higher. One voucher per vehicle transaction. Voucher not valid with any previously advertised price. Voucher has no cash value. Excludes tax, title, & license. Not to be combined with any other offers. Not a check. DO NOT CASH. NON-NEGOTIABLE. OFFER EXPIRES JUNE 26, 2017.

256 98257-69 50002698 1021369025698 A

POULIN AUTO SALES

1795 Shelburne Road • South Burlington, VT 05403
CALL TODAY! (802) 278-4034

WEDNESDAY JUNE 21 9am - 8pm
THURSDAY JUNE 22 9am - 8pm
FRIDAY JUNE 23 9am - 8pm
SATURDAY JUNE 24 8am - 8pm
SUNDAY JUNE 25 12pm - 5pm
MONDAY JUNE 26 9am - 8pm



CUSTOMER DISCLOSURE: Customer responsible for all taxes, tag and fees. **No purchase necessary. Purchase does not increase chance of winning. Void where prohibited. See complete rules available at the sale. Contest begins June 21, 2017 and ends June 26, 2017. Open to legal U.S. residents, age 18 or older with a valid driver's license who received an original mail piece via U.S. Mail. Employees of the sale, mail house, insurance company, associated sponsors or agencies and their family members and members of some household are ineligible. Address must redeem original mail piece in person by close of business on June 26, 2017. Customer is responsible for all shipping, handling, federal, state and local taxes and processing fees. Personalized identification number (PIN) will be used with prize redemption software to determine prize. Prize cannot be determined over the phone. Prize #1 - \$25,000 Cash (A.R.V. \$25,000) 1:40:00; Prize #2 - Flat Screen TV (A.R.V. \$399) 1:40:00; Prize #3 - Apple Watch Sport (A.R.V. \$349) 1:40:00; Prize #4 - \$500 Walmart Gift Card (A.R.V. \$500) 1:40:00; Prize #5 - \$100 Walmart Gift Card (Retail Value \$100) 1:40:00; Prize #6 - \$5 Walmart Gift Card (Retail Value \$5) 37:99:54:00; one prize per household; all prizes while supplies last. In the event of print/mechanical errors or duplicate winning numbers distributed in error, the number match contest is void and no prizes will be awarded. In the event an error voids the contest, promotion will be re-mailed at a future date. All validly claimed prizes will be awarded. Registered trademarks or service marks of Walmart and Apple are not affiliated with nor do they endorse this event. A. At dealer discretion. On used vehicles, over \$15,000. Cannot be combined with any other offers. **No payments until September 2017, on select models with approved financing through Citizens Bank, plus tax, title, license and doc fee. Interest accrues from date of purchase. See store for details. Photos for illustrative purposes only. Internet pricing not valid during event. Cannot combine any offers. Dealer not responsible for late postal deliveries. All offers valid through June 26, 2017. Contest and event sponsor: Poulin Auto Sales.

CUSTOMER DOWN PAYMENT ASSISTANCE BONUS

POULIN AUTO SALES
1795 SHELburnE ROAD
SOUTH BURLINGTON, VT 05403

PAY THE SUM

OF UP TO: **Two Thousand Seven Hundred Ninety-Seven Dollars and 00/100****

\$ **2,797 00**

ISSUED BY: **POULIN AUTO SALES**

Available on pre-owned vehicles \$15,000 or higher. One voucher per vehicle transaction. Voucher not valid with any previously advertised price. Voucher has no cash value. Excludes tax, title, & license. Not to be combined with any other offers. Not a check. DO NOT CASH. NON-NEGOTIABLE. OFFER EXPIRES JUNE 26, 2017.

256 98257-69 50002698 1021369025698 A

Poulin Auto Sales

Authorized Signature

POULIN AUTO SALES

1795 Shelburne Road • South Burlington, VT 05403

CALL TODAY! (802) 278-4034

WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY	MONDAY
JUNE 21	JUNE 22	JUNE 23	JUNE 24	JUNE 25	JUNE 26
9am - 8pm	9am - 8pm	9am - 8pm	9am - 8pm	12pm - 5pm	9am - 8pm



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2017-04544

Eugene L. Tofferi



CAP	
Received Date	_____
Complaint No.	_____
Date Scanned	_____
By	_____

To: Consumer Assistance Program

146 University Place

Burlington, VT 05405

Complaint:

Poulin Auto Sales sent me a flyer where in you match numbers on the flyer, which mine did and it implied I won \$500.00.

Went to the dealer on Shelburne Road and they admitted I had won and they would run my pin number 175-969-227 on their computer system. The system was a hand help phone programmed like a slot machine, you spin the wheels and the amount or total of prize is determined at that time.

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After spinning the wheels, The prize turned out to be \$5.00 per the slot machine.

I would like assistance in collecting the \$500.00 amount.

If this is not possible, I would like the attorney generals office to investigate and shut down what I call very deceptive advertising. In the box besides the front office desk there was a cardboard box more than half full of these entries. Were the people who drove down to see if they won a prize surprised as I was. Thanks in advance for your help!

Eugene L. Tofferi
Eugene L. Tofferi

Tele:



\$ 5.00 WALMART CREDIT CARD



other offers. Not a check. DO NOT CASH. NON-NEGOTIABLE. OFFER EXPIRES JUNE 26, 2017.

256 98257-69

50002698

1021369025698

A

Poulin Auto Sales

Authorized Signature

POULIN AUTO SALES

1795 Shelburne Road • South Burlington, VT 05403
CALL TODAY! (802) 278-4034

**WEDNESDAY
 JUNE 21**
9am - 8pm

**THURSDAY
 JUNE 22**
9am - 8pm

**FRIDAY
 JUNE 23**
9am - 8pm

**SATURDAY
 JUNE 24**
9am - 8pm

**SUNDAY
 JUNE 25**
12pm - 5pm

**MONDAY
 JUNE 26**
9am - 8pm



CUSTOMER DISCLOSURE: Customer responsible for all taxes, tag and fees. **No purchase necessary. Purchase does not increase chance of winning. Void where prohibited. See complete rules available at the sale. Contest begins June 21, 2017 and ends June 26, 2017. Open to legal U.S. residents, age 18 or older with a valid driver's license who received an original mailpiece via U.S. Mail. Employees of the sale, mail house, insurance company, associated sponsor agencies and their family members and members of some households are ineligible. Addressee must redeem original mail piece in person by close of business on June 26, 2017. Customer is responsible for all shipping, handling, federal, state and local taxes and processing fees. Personalized identification number (PIN) will be used with prize redemption software to determine prize. Prize cannot be determined over the phone. Prize #1 - \$25,000 Cash (A.R.V. \$25,000) - 1:40,000; Prize #2 - Flat Screen TV (A.R.V. \$399) - 1:40,000; Prize #3 - Apple® Watch Sport (A.R.V. \$349) 1:40,000; Prize #4 - \$500 Walmart® Gift Card (A.R.V. \$500) 1:40,000; Prize #5 - \$100 Walmart® Gift Card (Retail Value \$100) 1:40,000; Prize #6 - \$5 Walmart® Gift Card (Retail Value \$5) 39,995:40,000; one prize per household; all prizes while supplies last. In the event of print/mechanical errors or duplicate winning numbers distributed in error, the number match contest is void and no prizes will be awarded. In the event an error voids the contest, promotion will be re-mailed at a future date. All validly claimed prizes will be awarded. Any unclaimed prizes will not be awarded. Registered trademarks or service marks of Walmart® and Apple® are not affiliated with nor do they endorse this event. ^ At dealer discretion. On used vehicles over \$15,000. Cannot be combined with any other offers. ***No payments until September 2017, on select models with approved financing through Citizens Bank, plus tax, title, license and doc fee. Interest accrues from date of purchase. See store for details. Photos for illustrative purposes only. Internet pricing not valid during event. Cannot combine any offers. Dealer not responsible for late postal deliveries. All offers valid through June 26, 2017. Contest and event sponsor: Poulin Auto Sales.

From: AGO CAP <ago.cap@vermont.gov>
Sent: Thursday, August 02, 2018 4:33 PM
To: AGO - CAP
Subject: CAP Complaint

The following CAP complaint was submitted:

Your First Name	Katherine
Your Last Name	Torrey
Confirmation Number	WB18-00765
Your E-Mail Address	████████████████████
Your Daytime Phone	██████████
Daytime Phone Type	Home
Your Age	55
I am a...	Vulnerable Adult
What is the name of your business?	1963
Your Mailing Address	██████████
Your City	██████████
Your State	VT
Your Zip Code	██████████
Is your complaint about:	the Western Union Settlement
Business Name or	Poulin auto sales

Person's First Name	
Business Phone (1)	802-476-8159
Phone (1) Type	Office
Business Address	473 E.Barre Rd.
Business City	Barre
Business State	VT
Business Zip Code	05641
Description	I purchased a vehicle from Poulin Auto sales in Barre, Vt. I was lead to believe,that the car was in safe driving condition. When Poulin Auto sales inspected it. They informed me that it had been in a small front end accident. However they assured me it was in good condition. I have owned it for 1 year, and the radiator started to leak, and i had Darling Auto repair in South Ryegate, Vt. come and pick it up on a flatbed to check why the radiator was leaking... They told me that the whole front end of the car was slightly fixed, and had been in a bad front end collision.. The whole front front end of my car is all messed up.. I have a list from Darling Auto Repair to submit with this complaint..I believe that Poulin Auto knew the extent of the damage, and sold it to me knowing i was a women.
Amount of loss:	11,254.94
How would you like this matter to be resolved?	I would like;Pouliin Auto sales to pay off the bank loan I took in order to purchase the vehicle... I also want my money back out of the 11,254.94 that i paid for payments for the last 12 months, and the down payment I put down on the purchase of the vehicle. I have worked very hard to maintain a good credit score.I have know desire to have a (Lemon car) from a dealer that sells cars which are improperly repaired, and are dangerous..
Please list the dates, amounts, transaction reference numbers and locations for each wire transfer you	None

sent by Western Union as a result of a scam.	
Incident Date	7/25/2018 12:00:00 AM

From: ago.cap@vermont.gov
Sent: Friday, February 17, 2017 4:16 PM
To: AGO - CAP
Subject: CAP Complaint Confirmation

The Form was submitted, this is the list of values it contained.

Your First Name

tanisha

Your Last Name

tyler

Confirmation Number

WB17-00131

Your E-Mail Address

[REDACTED]

Your Daytime Phone

[REDACTED]

Daytime Phone Type

Mobile

Your Age

I am a...

Your Mailing Address

[REDACTED]

Your City

[REDACTED]

Your State

VT

Your Zip Code

[REDACTED]

Your Alternate Phone

[REDACTED]

Alternate Phone Type

Other

Is your complaint about:

An automobile dealer

Business Name or Person's First Name

Poulin's auto

Person's Last Name

Business Phone (1)

8028590085

Phone (1) Type

Office

Business Phone (2)

8028590074

Phone (2) Type

Office

Business E-Mail Address

Business Address

1795 shelburne rd

Business City

south burlington

Business State

VT

Business Zip Code

05403

Business Website/URL

www.poulinsautosales.com

Is your complaint about a vehicle you purchased?

Yes

What is the year of your vehicle?

2007

What is the make and model of your vehicle?

Suzuki xl7

Is the vehicle new or used?

Used

Where did the vehicle receive its last state inspection?

unsure

Inspection sticker number, date and color:

When was the vehicle purchased?

9/13/16

What was the purchase price?

\$7495.00

Vehicle mileage at time of purchase:

88,491

Current mileage on the vehicle:

Did you receive a Buyer's Guide document with the vehicle?

Yes

Which of the following apply to the vehicle?

I'm not sure

Description

I am in the process of typing up my timeline of the numerous encounters i have had in r

eguards to this vehicle.. My car hasn't been registered and it has been 5 months i am a

delivery driver who is out of work due to the fact that my vehicle isnt legal....

My

payments are on time to bank who has closed out on my loan2/7/17 in which the dealership never informed me.. I have no idea what to do i consulted legal counsel who

suggest i file a claim with this department... I believethere are some fraudulent things

occurring in the matter and i need help...

Amount of loss:

For starters the 4,000 I've paid on the vehicle ,The time I've been out of work And a safe

legal vehicle that i kan drive to work and commute my children in...

How would you like this matter to be resolved?
compensation

Please list any documents you have available related to this complaint (and attach
copies at

the end of this form, or mail/fax them to us)

Purchase/sales contract

Buyer's Guide

Warranty documentation

Finance contract

Please list the dates, amounts, transaction reference numbers and locations for
each wire

transfer you sent by Western Union as a result of a scam.

Incident Date

9/13/2016 12:00:00 AM

Attachment

From: AGO CAP <ago.cap@vermont.gov>
Sent: Wednesday, November 13, 2019 2:23 PM
To: AGO - CAP
Subject: CAP Complaint
Attachments: car1.jpg

The following CAP complaint was submitted:

Your First Name	Gregg & Ellen
Your Last Name	Walsh
Confirmation Number	WB19-01112
Your E-Mail Address	████████████████████
Your Daytime Phone	██████████
Daytime Phone Type	Home
Your Mailing Address	████████████████████
Your City	██████
Your State	VT
Your Zip Code	██████
Your Alternate Phone	██████████
Alternate Phone Type	Mobile
Is your complaint about:	An automobile dealer
Business Name or	Poulin Auto

Person's First Name	
Person's Last Name	Stephanie Nadeau
Business Phone (1)	(802) 476-8159
Phone (1) Type	Office
Business Phone (2)	(802) 479-8961
Phone (2) Type	Other
Business Address	473 E Barre Rd.
Business City	Barre
Business State	VT
Business Zip Code	05641
Business Website/URL	https://www.poulinautosales.com/
Is your complaint about a vehicle you purchased?	Yes
What is the year of your vehicle?	2008
What is the make and model of your vehicle?	kia, Sportage
Is the vehicle new or used?	Used
Where did	Poulin Auto

the vehicle receive its last state inspection?	
Inspection sticker number, date and color:	8, August 2019, RED,
When was the vehicle purchased?	Sept. 7th 2018
What was the purchase price?	11-12,000
Vehicle mileage at time of purchase:	82000
Current mileage on the vehicle:	82400
Which of the following apply to the vehicle?	I'm not sure
Description	<p>My Wife and I, bought a used car from Poulin Auto. at the time we thought we were getting a good deal. We Traded in our 2006 Chevy Tahoe and sign a loan to get the new/Used Kia Sportage. I noticed that the rear end had been worked on, to cover up some rust. at that time I did not think much of this. in August of 2019 when our inspection was due for renewal, we found out that our frame on the vehicle was rotted badly. We had it looked at by Essex Auto and Dave Whitcombs auto. both located here in Essex VT. I had both Garages look at the vehicle and determine whether the rot in the frame was something that happen with in the time frame we owned it, or if it was sold to us with a rotted frame. Both places told us that how bad the rot was, it was sold to us with the frame being rotted.</p> <p>know we are stuck with a Kia, not being safe to be on the road and sitting in our driveway. we still owe \$5,000 on the loan.</p> <p>We have tried to work with owner of Poulin Auto (Stephanie) to get this issue resolved. they told us that within the 10 to 11months we had it, the rot had formed. I had told them I have 4 mechanics willing to dispute that comment, and that we were sold a vehicle, in the wrong doing. since then we have gotten nothing but disrespect from Poulin's. So our next step is to get help from you, and start a law</p>

	<p>suit. this is un far to us as buyers and unsafe to the state of Vermont.</p> <p>if anymore details or info is needed please contact us a [REDACTED]</p> <p>We are looking to get this resolved as soon as possible, due to the fact that know we are without a vehicle and that we are paying off a vehicle that's not even road legal.</p>
Amount of loss:	\$10,000
How would you like this matter to be resolved?	replacement or money back, and for them to take the car back and pay off the bank/loan.
Please list any documents you have available related to this complaint (and attach copies at the end of this form, or mail/fax them to us)	Purchase/sales contract Warranty documentation Finance contract Repair Orders
Incident Date	8/1/2019 12:00:00 AM



From: amelia weinstock [REDACTED]
Sent: Tuesday, July 10, 2018 1:23 PM
To: AGO - CAP
Subject: Fwd: CAP Complaint Confirmation

Sent from my iPhone

Begin forwarded message:

From: consumer@uvm.edu
Date: June 26, 2018 at 12:22:49 PM EDT
T [REDACTED]
Subject: CAP Complaint Confirmation

The Form was submitted, this is the list of values it contained.

Your First Name
Amelia

Your Last Name
Weinstock

Confirmation Number
WB18-00621

Your E-Mail Address
[REDACTED]

Your Daytime Phone
[REDACTED]

Daytime Phone Type
Mobile

Your Age
39

I am a...
Fuel Assistance Recipient

What is the name of your business?
owner/operator home daycare business

Your Mailing Address
[REDACTED]

Your City
[REDACTED]

Your State
VT

Your Zip Code
[REDACTED]

Your Alternate Phone

Alternate Phone Type
Home

Is your complaint about:

An automobile dealer

Business Name or Person's First Name

Poulin Auto/Khris Poulin

Person's Last Name

Poulin

Business Phone (1)

802-859-0090

Phone (1) Type

Office

Business Phone (2)**Phone (2) Type****Business E-Mail Address****Business Address**

574 Prim Rd

Business City

Colchester

Business State

VT

Business Zip Code

05446

Business Website/URLwww.poulinautosales.com**Is your complaint about a vehicle you purchased?**

Yes

What is the year of your vehicle?

2011

What is the make and model of your vehicle?

Toyota Highlander

Is the vehicle new or used?

Used

Where did the vehicle receive its last state inspection?

VT

Inspection sticker number, date and color:

Feb 2019

When was the vehicle purchased?

3/10/2018 although the paperwork was signed later in March

What was the purchase price?

18,398.00

Vehicle mileage at time of purchase:

70,012

Current mileage on the vehicle:

80,000

Did you receive a Buyer's Guide document with the vehicle?

No

Which of the following apply to the vehicle?

Dealer limited warranty

Description

I am a single mother whose credit has suffered due to divorce a few years ago leaving me without many options of dealerships that would finance me so that I could purchase a vehicle for my children and I.

I purchased this almost 19,000.00 vehicle from Poulin Auto around the end of March and as of June 8, 2018 my motor blew and the car is utterly unusable or sellable. This is beyond my worst nightmare. I do not have thousands of dollars for car repairs 2.5 months into a loan. They are not willing to repair the car under warranty. They have offered to cover half of the almost \$6,000.00 worth of expenses which means I am responsible for \$3,000 (this is unrealistic for me). Also, the motor they are intending to put into my vehicle has over 127,000 miles on it already. Our car has only 80,000 and this is so unfair.

I would expect some repairs and maintenance, but something as huge as this expense less then 3 months into owning the vehicle is absurd and frankly the professionalism and customer service have been hard to tolerate. I am feeling very much taken advantage of.

Meanwhile, I have 4 children and no vehicle. I am at a loss for words.

Amount of loss:

18,000.00 plus

How would you like this matter to be resolved?

I would like Poulin Auto to repair the Toyota Highlander so that it is in working and drivable condition with a new engine that has comparable miles to what isn't in our current vehicle, not a used engine with over 127,000 miles already on it. I feel they should be responsible for the repairs in total considering we had not owned this vehicle for more than 12 weeks when the entire engine blew without warning.

Please list any documents you have available related to this complaint (and attach copies at the end of this form, or mail/fax them to us)

Please list the dates, amounts, transaction reference numbers and locations for each wire transfer you sent by Western Union as a result of a scam.

Incident Date

6/8/2018 12:00:00 AM

Attachment

/media/forms/upload/Form_0eb9ce2a-ffed-441c-9a23-b2b1dbe518e3/cc4d28a5-f6b6-4e1c-a3b9-a0258e395460/2E8634BB-9A7E-4DA3-B67B-E23EB80D5979.jpeg

From: AGO CAP <ago.cap@vermont.gov>
Sent: Monday, July 15, 2019 12:18 PM
To: AGO - CAP
Subject: CAP Complaint

The following CAP complaint was submitted:

Your First Name	Briana
Your Last Name	Williams
Confirmation Number	WB19-00653
Your E-Mail Address	████████████████████
Your Daytime Phone	██████████
Daytime Phone Type	Mobile
Your Age	30
Your Mailing Address	████████████████████
Your City	██████
Your State	VT
Your Zip Code	██████
Your Alternate Phone	██████████
Alternate Phone Type	Mobile
Is your complaint about:	An automobile dealer
Business Name or	Poulin Auto

Person's First Name	
Person's Last Name	Kris Poulin
Business Phone (1)	8028590090
Phone (1) Type	Office
Business Address	572 Prim road
Business City	Colchester
Business State	VT
Business Zip Code	05446
Is your complaint about a vehicle you purchased?	Yes
What is the year of your vehicle?	2011
What is the make and model of your vehicle?	Subaru Legacy gt
Is the vehicle new or used?	Used
Where did the vehicle receive its last state inspection?	Vermont
When was the vehicle purchased?	06/2017

What was the purchase price?	17,900
Vehicle mileage at time of purchase:	94425
Current mileage on the vehicle:	130000
Did you receive a Buyer's Guide document with the vehicle?	No
Which of the following apply to the vehicle?	I'm not sure
Description	<p>Dealing with Poulin from the get go has been a complete disaster, from the beginning there was "yo-yo" financing, threats to take car back after two months of owning the car because the financing fell through on their end. There has been forged mileage on DMV paperwork when car was registered, on their behalf. They stated car had same mileage in 06/17 and then again almost a year later when they did registration. We were forced to purchase a warranty with signing the contract of sale, which we had to use to replace the motor. Poulin replaces the motor but refused to give any paperwork or service records so I researched and got on my own. A few months after the motor was still not working properly, so they supposedly replaced motor again. The paperwork said I would have 12 months or 12,000 miles from the time they replaced motor. now poulin is refusing to cover motor and I have all my paperwork from the beginning. And need help immediately, I'm paying almost █████ a month on a car that has never been fixed properly. Now poulin is saying my only option is to finance another car through them, which I absolutely refuse to ever do business with them.</p>
Amount of loss:	17,900.00
How would you like this matter to be resolved?	To be compensated for all my financial loss or the vehicle to be fixed properly in a timely manner, I have been without a vehicle for almost a month and a half. Action needs to be taken immediately.
Please list	Purchase/sales contract

any documents you have available related to this complaint (and attach copies at the end of this form, or mail/fax them to us)	Warranty documentation Finance contract Repair Orders Advertisement/solicitation
Incident Date	7/15/2019 12:00:00 AM