

**From:** [AGO - CAP](#)  
**To:** [jessek@turkestrauss.com](mailto:jessek@turkestrauss.com)  
**Subject:** Public Records Request 2022-02396  
**Date:** Friday, September 23, 2022 4:06:06 PM  
**Attachments:** [2022-02396 - CAP Response to Kelaidis-Cuna.pdf](#)  
[2022\\_09\\_23 Kelaidis - PRR 2022-02396\\_Redacted.pdf](#)  
[2022-03-29 Kelaidis PRA request CUNA.pdf](#)

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Dear Jesse Kelaidis,

Please see attached in response to your Public Records Act request.

Sincerely,

Crystal Baldwin  
Consumer Assistance Program  
Office of the Attorney General  
Mailing Address:  
109 State Street  
Montpelier, VT 05609-1001

Consumer Assistance Hotline: 800-649-2424  
Email: [ago.cap@vermont.gov](mailto:ago.cap@vermont.gov)

SUSANNE R. YOUNG  
ATTORNEY GENERAL

TEL: (802) 828-3171

JOSHUA R. DIAMOND  
DEPUTY ATTORNEY GENERAL

<http://www.ago.vermont.gov>

SARAH E.B. LONDON  
CHIEF ASST. ATTORNEY GENERAL



STATE OF VERMONT  
OFFICE OF THE ATTORNEY GENERAL  
CONSUMER ASSISTANCE PROGRAM  
109 STATE STREET  
MONTPELIER, VT  
05609-1001

September 23, 2022

**Via email to** [kelaidisj@turkestrauss.com](mailto:kelaidisj@turkestrauss.com)

Jesse C. Kelaidis  
Turke & Strauss  
613 Williamson Street #201  
Madison, WI 53703

Re: Public Records Request 2022-02396

Dear Jesse Kelaidis,

I write in response to your Public Records Act request dated March 29, 2022, a copy of which is attached for your convenience, whereas payment was received September 16, 2022.

The documents pertaining to your request are attached (Attachment "2022 09 23 Kelaidis – PRR 2022-02396\_Redacted.pdf", pages 000001-000002).

Personal information has been redacted pursuant to 1 V.S.A. § 317(c)(7).

To the extent you feel information has been withheld in error, you may appeal to the Deputy Attorney General, Joshua Diamond. Such appeal should be in writing:

Joshua Diamond  
Deputy Attorney General  
Office of the Attorney General  
109 State Street  
Montpelier, VT 05609-1001

Thank you for contacting the Vermont Attorney General's Office.

Sincerely,

Crystal Baldwin  
Consumer Assistance Program  
Office of the Attorney General  
State of Vermont

CAP Complaint Intake

Complaint/Intake#	Received Date	Description	Intake Method	First / Company Name	Last Name
AG20-05768	8/6/2020	<p>Reports parents purchased insurance through Cuna while financing through [redacted] for a fishing boat. Says believed the insurance would cover the entire cost of the loan if a co-owner deceased. The husband passed, but because he was in his 70's, the wife could not get the full amount paid -- only 25% and Cuna said this was disclosed in the contract. The couple did not understand it to be this way and purchased the insurance when the husband was 75 y.o. and feels like its material information that should have been disclosed that wasn't.</p> <p>vm: Hi, this is [redacted]. I'd like to discuss an insurance situation. If someone could please give me a call back. My number is [redacted]. This is in reference to my parents that do live in Vermont. So I'm helping them with some stuff as my father just passed away. If you could give me a call back. Again that [redacted], and my name is Kerry agan. Thanks, bye-bye.carr</p> <p>Parents took out loan from [redacted] for a fishing boat. They took out insurance and were paying for past 2 yrs -- if something happened, it would be paid off. Wk w/ mother at [redacted] He always told us...said it would be good -- so no one would be left w/ anything</p> <p>accept...As of age of 70, drops from 100% down to 25% of outstanding balance....Bought at 75 --- died at 77.</p> <p>[redacted] and CUNA Insurance.</p>	Phone-Voicemail		

CAP Complaint Intake

Complaint/Intake#	Address	City	State	Zip	Phone No 1	Company	Complaint Against NAME	First / Company Name	Referred To	Referral Notes
AG20-05768										DFR Insurance and Banking, though informed would likely refer to regulator. CLB