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## Sample Letter Users Guide

- Address the letter to the State Attorney General in your state.
- Use a computer, word processor, or typewriter to write your letter. If you do not have access to them, neat printing is acceptable.
- Using the sample letter that best matches your situation as a guide, rewrite the letter in your own words.
- Include as much relevant and factual detail as possible, but be concise.
- Be specific with dates, times, facts, and people with whom you've spoken.
- Ensure correct spelling. If you are using a computer, use "spell check," if not consult a dictionary.
- Submit relevant documentation whenever possible. Attach duplicates rather than originals.
- Carbon/courtesy copy the company with whom you have the complaint.
- Keep copies of everything you send.

Send all correspondence via certified mail, return receipt requested.

**Note:** Before you request a formal complaint to State Attorney General, first attempt resolution with the company with whom you have the dispute/complaint. You may get what you most want simply by asking.

## Excessive Fees

Your name  
Street address  
City, state, zip code  
Telephone number

Today's date

The name of your State Attorney General  
State Attorney General  
Street address  
City, state, zip code

Re: Name and contact information of the company for which you are filing a complaint

Dear Name of your State Attorney General:

On **date** I enrolled in a debt repayment plan with **company**. The purpose of the repayment plan was to help me repay my debts quickly and efficiently.

**Company's** fee structure of explanation of fee structure is excessive and not in the best interest of the client. These fees were not adequately disclosed, and had I known about them, I would not have pursued a business relationship with this company. With the fees totaling **total** each month, working with **company** is detrimental to my objective of becoming debt free.

I have attempted to resolve this matter by contacting **company** on **date** and requesting **desired resolution (refund/money credited to accounts/termination of contract/etc.)**. The response I received was **response/lack of response**.

I wish to file a formal complaint against **company**. Enclosed are copies of my **records/receipts/guarantees/contracts/canceled checks/etc**.

Sincerely,

CC: **Company**

## First Payment as Fee Policy

Your name  
Street address  
City, state, zip code  
Telephone number

Today's date

The name of your State Attorney General  
State Attorney General  
Street address  
City, state, zip code

Re: Name and contact information of the company for which you are filing a complaint

Dear Name of your State Attorney General:

On **date** I enrolled in a debt repayment plan with **company**. The purpose of the repayment plan was to help me repay my debts quickly and efficiently.

**Company** has a policy of keeping the first payment as a "start-up" fee. This policy was not adequately disclosed in my initial contact with this company. Had I been aware of the charge, I would not have pursued a business relationship with **company**. On **date** I paid **amount** to **company**, which did not go to my creditors, but was kept by the company. This is disproportionate to the service provided and detrimental to a client whose objective is to repay their creditors, not get into further debt.

I have attempted to resolve this matter by contacting **company** on **date** and requesting **desired resolution (refund/money credited to accounts/termination of contract/etc.)**. The response I received was **response/lack of response**.

I wish to file a formal complaint against **company**. Enclosed are copies of my **records/receipts/guarantees/contracts/canceled checks/etc.**

Sincerely,

CC: **Company**

## Interest Rates Vague/Not Beneficial

Your name  
Street address  
City, state, zip code  
Telephone number

Today's date

The name of your State Attorney General  
State Attorney General  
Street address  
City, state, zip code

Re: Name and contact information of the company for which you are filing a complaint

On **date** I enrolled in a debt repayment plan with **company**. The purpose of the repayment plan was to help me repay my debts quickly and efficiently.

**Company** is deliberately misleading about their **interest rates/policies/fee structures/etc**. When I asked for specific information about **what you asked about**, the response I received was **response**. **Company** led me to believe that I would be saving money by consolidating my accounts with them, and on **date** I sent in my first payment of **amount**. My experience with this company has been unsatisfactory because **how it has been unsatisfactory due to the vague/misleading information**.

I have attempted to resolve this matter by contacting **company** on **date** and requesting **desired resolution (refund/money credited to accounts/termination of contract/etc.)**. The response I received was **response/lack of response**.

I wish to file a formal complaint against company. Enclosed are copies of my **records/receipts/guarantees/contracts/canceled checks/etc**.

Sincerely,

CC: **Company**

## State Attorney General

### Website List

- [Alabama Attorney General](http://www.ago.state.al.us/)  
http://www.ago.state.al.us/
- [Alaska Attorney General](http://www.law.state.ak.us/)  
http://www.law.state.ak.us/
- [Arizona Attorney General](http://www.attorney_general.state.az.us/)  
http://www.attorney\_general.state.az.us/
- [Arkansas Attorney General](http://www.ag.state.ar.us/)  
http://www.ag.state.ar.us/
- [California Attorney General](http://caag.state.ca.us/)  
http://caag.state.ca.us/
- [Colorado Attorney General / Department of Law](http://www.ago.state.co.us/)  
http://www.ago.state.co.us/
- [Connecticut Attorney General](http://www.cslib.org/attygen/)  
http://www.cslib.org/attygen/
- [Delaware Attorney General](http://www.state.de.us/attgen/index.htm)  
http://www.state.de.us/attgen/index.htm
- [Florida Attorney General](http://legal.firm.edu/)  
http://legal.firm.edu/
- [Georgia Attorney General](http://www.ganet.org/ago/)  
http://www.ganet.org/ago/
- [Hawaii Attorney General](http://www.state.hi.us/ag/index.html)  
http://www.state.hi.us/ag/index.html
- [Idaho Attorney General](http://www2.state.id.us/ag/)  
http://www2.state.id.us/ag/
- [Illinois Attorney General](http://www.ag.state.il.us/)  
http://www.ag.state.il.us/
- [Indiana Attorney General](http://www.state.in.us/attorneygeneral/)  
http://www.state.in.us/attorneygeneral/
- [Iowa Attorney General](http://www.state.ia.us/government/ag/)  
http://www.state.ia.us/government/ag/
- [Kansas Attorney General](http://www.ink.org/public/ksag/)  
http://www.ink.org/public/ksag/
- [Kentucky Attorney General](http://www.law.state.ky.us/)  
http://www.law.state.ky.us/
- [Louisiana Attorney General](http://www.laag.org/)  
http://www.laag.org/
- [Maine Attorney General](http://www.state.me.us/ag/)  
http://www.state.me.us/ag/
- [Maryland Attorney General](http://www.oag.state.md.us)  
http://www.oag.state.md.us
- [Massachusetts Attorney General](http://www.ago.state.ma.us/)  
http://www.ago.state.ma.us/

[◦Michigan Attorney General](http://www.ag.state.mi.us/)  
http://www.ag.state.mi.us/  
[◦Minnesota Attorney General](http://www.ag.state.mn.us/)  
http://www.ag.state.mn.us/  
[◦Mississippi Attorney General](http://www.ago.state.ms.us)  
http://www.ago.state.ms.us  
[◦Missouri Attorney General](http://www.ago.state.mo.us/)  
http://www.ago.state.mo.us/

[◦Montana Attorney General](http://www.doj.state.mt.us/)  
http://www.doj.state.mt.us/  
[◦Nebraska Attorney General](http://www.nol.org/home/ago/)  
http://www.nol.org/home/ago/  
[◦Nevada Attorney General](http://ag.state.nv.us/)  
http://ag.state.nv.us/  
[◦New Hampshire Attorney General](http://www.state.nh.us/nhdoj/)  
http://www.state.nh.us/nhdoj/  
[◦New Jersey Attorney General](http://www.state.nj.us/lps/)  
http://www.state.nj.us/lps/  
[◦New Mexico Attorney General](http://www.ago.state.nm.us/)  
http://www.ago.state.nm.us/  
[◦New York Office of the Attorney General](http://www.oag.state.ny.us/)  
http://www.oag.state.ny.us/  
[◦North Carolina Attorney General](http://www.jus.state.nc.us/)  
http://www.jus.state.nc.us/  
[◦North Dakota Attorney General](http://www.state.nd.us/ndag/)  
http://www.state.nd.us/ndag/  
[◦Ohio Attorney General](http://www.ag.state.oh.us/)  
http://www.ag.state.oh.us/  
[◦Oklahoma Attorney General](http://www.oag.state.ok.us/)  
http://www.oag.state.ok.us/  
[◦Oregon Attorney General](http://www.doj.state.or.us/)  
http://www.doj.state.or.us/  
[◦Pennsylvania Attorney General](http://www.attorneygeneral.gov)  
http://www.attorneygeneral.gov  
[◦Rhode Island Attorney General](http://www.riag.state.ri.us/)  
http://www.riag.state.ri.us/  
[◦South Carolina Attorney General](http://www.scattorneygeneral.org/)  
http://www.scattorneygeneral.org/  
[◦South Dakota Attorney General](http://www.state.sd.us/attorney/attorney.html)  
http://www.state.sd.us/attorney/attorney.html  
[◦Tennessee Attorney General](http://www.attorneygeneral.state.tn.us/)  
http://www.attorneygeneral.state.tn.us/  
[◦Texas Attorney General](http://www.oag.state.tx.us/)  
http://www.oag.state.tx.us/

◦[Utah Attorney General](http://attygen.state.ut.us/)

<http://attygen.state.ut.us/>

◦[Vermont Attorney General](http://www.state.vt.us/atg/)

<http://www.state.vt.us/atg/>

◦[Virginia Attorney General](http://www.oag.state.va.us/)

<http://www.oag.state.va.us/>

◦[Washington Attorney General](http://www.wa.gov/ago/)

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

◦[West Virginia Attorney General](http://www.wvs.state.wv.us/wvag/)

<http://www.wvs.state.wv.us/wvag/>

◦[Wisconsin Attorney General](http://www.doj.state.wi.us/)

<http://www.doj.state.wi.us/>

◦[Wyoming Attorney General](http://attorneygeneral.state.wy.us)

<http://attorneygeneral.state.wy.us>