

## **Ortiz Attachment A**

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1	97335283	07/02/2018	Ameritech Financial	I was contacted over a year ago and have been automatically making payments of \$82 to a fake company and my student loans are growing.
2	97335364	07/02/2018	Ameritech Financial	Reporting for her soon to be husband. Consumer found out that Ameritech Financial has a lawsuit. Consumer did send them \$245. Consumer first got into contact with Great Lakes. Consumer was online looking for a student loan forgiveness program.
3	97335432	07/02/2018	Ameritech	Consumer reports she signed up with Ameritech to help with her student loan and they never did anything for her now they are harassing her for payment.
4	97335578	07/02/2018	Ameritech	Consumer received a letter from the FTC notice of lawsuit. Ameritech Financial for a student load reduction.
5	97341603	07/02/2018	Ameritech Financial	Consumer is calling to report that she received a notice in the mail in regards to the Ameritech Financial. Consumer indicates she does not remember how much she has paid the company will review her bank statements and call back.
6	97341840	07/02/2018	Ameritech Financial	Consumer reports they received a call from Ameritech Financial offering to place to place them in government program and requested for a fee. Consumer complied and paid \$173 for 12 months but never received what he was promised.
7	97341932	07/02/2018	Ameritech	Consumer states she is wanting to file a complaint on Ameritech consumer states she was paying them \$99 since 2016 consumer states she stopped payments in March of 2018, consumer has not obtain no more services.
8	97342067	07/02/2018	Ameritech Financial	Consumer received a letter from the FTC about the Ameritech Financial, Financial Education Benefits Center. Consumer was in contact with them to help with her student loans. Consumer didn't know if the letter was real or not. Consumer stated she hasn't had any trouble with them. Consumer first contacted them when she received a letter in the mail from her previous company she was working with. Consumer was charged \$99 every month from her checking account.
9	97342130	07/02/2018	Ameritech	Consumer is calling to report that he received a letter from the FTC in regards to his relation with Ameritech. Consumer was notified that his payments were not going through. Consumer was states that he has been paying Ameritech \$99 a month for over a year.
10	97342150	07/02/2018	Ameritech	Consumer is calling saying she had received a letter from the FTC about Ameritech. Consumer says she had signed up with Ameritech and she had started a payment plan with them.
11	97342164	07/02/2018	Ameritech Financial	Consumer reports they received a letter from the FTC regarding Ameritech Financial.
12	97342223	07/02/2018	Ameritech	The consumer reports he came into contact with them through email. The consumer reports he paid them a fee up front to help reduce his student loans. The consumer reports they started taking. The consumer reports he was injured and unable to pay. Update 070218: Consumer calls back after disconnection. Consumer was explained about the case with Ameritech Financial. [REDACTED]

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13	97342336	07/02/2018	Ameritech Financial	Consumer reports that she has paid Ameritech Financial over \$1000 and has received a letter from the FTC advising her that this is a possible scam.
14	97342492	07/02/2018	Ameritech	Consumer stated that she paid Ameritech for over a year to regarding their loan forgiveness program. Consumer learned from FTC that Ameritech was not paying down her debt.
15	97346850	07/02/2018	Ameritech Financial	I received a letter from the Federal Trade Commission stating that my payments i have been making to Ameritech were not going toward my student loans and that the Department of Education does not charge borrowers to enroll in student loan repayment and forgiveness programs. I have been paying this company monthly 82\$ since August of 2016. Im upset that someone would take advantage of people that are already having a hard time financially. I have tried to contact the company directly like the letter stated but no one has returned my calls. Other-Other Update
16	97346896	07/02/2018	Ameritech	Consumer received a FTC letter stating action was begin taken against Ameritech. Consumer states Ameritech has been debiting her bank account \$80 monthly rate for 3 4 years only to find out the payments have not being going towards her student loan debt. Consumer also states that the phone number on the letter only leads to an answering machine and is unable to cancel membership or request refund.
17	97346987	07/02/2018	Ameritech Financial	Consumer is calling to report that she received a notice in the mail from Ameritech Financial. Consumer indicates she has never had a loan with them.
18	97347197	07/02/2018	Ameritech Financial	Consumer states that she hired Ameritech Financial since about 2013 to help consolidate loans and lower monthly student loan payments. Consumer had been approved to pay what she was promised was \$100 per month towards her student loans. Consumer was promised that if she works for a certain amount of years then she would qualify for the student loan forgiveness program. Consumer states she received states she has received statements from Ed Financial stating that her interest is getting interest has been incurring. Consumer was instructed by Ameritech Financial to fill out a deferment form with Ed Financial and also report to Ed Financial that she is Married but files separately. UPDATE: 7.2.2018, consumer states she called Ameritech Financial back and asked the supervisor to cancel her account and wanted a refund. The supervisor offered her a \$774 refund out of the \$6,000 she has paid them so far. She states they are submitting to her in writing the cancelation and refund. [REDACTED]
19	97347203	07/02/2018	Ameritech Financial	Consumer received a letter in the mail from the FTC about Ameritech Financial. Consumer was told she needed to pay 259 for 6 month and after that it would drop to 99 dollars a month. Consumer has paid them a total of 2412 dollars.
20	97347230	07/02/2018	Ameritech Financial	The consumer called to make a complaint against a debt management company, Ameritech Financial.

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21	97347324	07/02/2018	Ameritech	Consumer called to report that she received a letter from the FTC regarding Ameritech. Consumer states that she has been paying Ameritech 99 dollars a month since 08/01/2017. Consumer states that she has been trying to get in contact with them but they don't respond.
22	97347463	07/02/2018	Ameritech	The consumer received a letter from Ameritech informing her of their debt consolidation program she could sign up for. The consumer complied. The consumer has not spoken to her lender.
23	97347487	07/02/2018	Ameritech Financial, Financial Education Benefits Center	Consumer received a letter from the FTC about Ameritech Financial, Financial Education Benefits Center. Consumer has emails and bank statement from them. Consumer received a letter in the mail about their forgiveness program with her student loans. They told her that she needs to pay a small dollar amount for their services. They told her that \$33 was for paper work and the other amount was towards the student loans.
24	97347545	07/02/2018	Ameritech Financial	Consumer got a letter from the FTC about Ameritech Financial. Consumer called the phone number that was provided in the letter and was hung up on 4 times.
25	97347609	07/02/2018	Ameritech	Consumer is calling saying she has loans with Ameritech and she had received a letter from the ftc about the situation. Consumer says they want her to pay monthly installments of 150 dollars.
26	97347677	07/02/2018	Ameritech Financial	Consumer received a call from Ameritech Financial offering to reduce her student loan debt. Consumer was asked to verify information about her student loan and also her bank account information to set up a payment plan. Consumer did comply. Consumer ended call before ref# was given.
27	97347706	07/02/2018	Ameritech	Consumer states she received a letter in the mail about the Ameritech. Consumer states she has paid monthly \$127 dollars each month since 2016. Consumer states she wants to known what else she can do to stop the payments and to get her money back.

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28	97347731	07/02/2018	AmeriTech Financial	I [REDACTED] on February 8th of 2016 was contacted by Ameritech financials customer service agent Sarah Mills Gaines. In reference to my student loans and consolidating them to have a lower payment. I was told my payments would be lowered and that my payments to the student loan will be paid on my behalf through Ameritech Financial. I was told I was in the loan forgiveness program and after 10 years my loan would be forgiven. I have made a \$99 payment per month for 26 months totaling \$2, 574 that was not applied to my student loan. I received a letter from the Federal Trade Commission today June 27th 2018 in reference of Ameritech Financial incorporation with student loans is being sued by the FTC for deceptive practices. I am filling out this complaint first to start the process of getting my money back that paid for services not rendered. please direct me to the necessary steps to achieve this goal thank you. P.S. I have made attempts to contact Ameritech to ask for a refund and to cancel my membership, however no one will answer my phone calls.
29	97347737	07/02/2018	Ameritech	Consumer reports that she got a letter from the FTC concerning the Ameritech Financial suit. She has been paying them for three years. Caller has been unable to reach Ameritech.
30	97347764	07/02/2018	Ameritech Financial	I received a letter from FTC telling me of the lawsuit they have placed against Ameritech Financial regarding deceptive practices in regards to Federal Student Loans. I have been a client of Ameritech Financial since July of 2017 and have been making monthly payments to them of \$33 since August of 2017. As per your correspondence with me regarding the lawsuit, I have attempted to contact Ameritech Financial to cancel my membership and request a refund per the instructions on your letter. I have attempted several times to call the phone number listed on your letter as well as the AmeriTech Financial website and the number seems to be invalid or not functioning properly because it gives a "extension not available" message upon answering. Please note I did not even request an extension. I have also reached out to them via email to their support department with no response. It seems the company has gone off the radar in regards to their customers. My last payment was on 6/18/18. I have stopped payment via my bank for any further payments. I am at a loss on how to actually cancel membership with Ameritech Financial. Please help Other-Other Update
31	97347765	07/02/2018	Ameritech Financial	Consumer is calling to report that she received a notice in the mail from Ameritech Financial. Consumer indicates she had paid the company first year she paid \$171 for 12 months and has been paying \$99 for 2 years. Consumer indicates the payment has been drafted out of her account monthly.

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32	97347766	07/02/2018	Ameritech Financial	Consumer states she received a letter from the FTC regarding a lawsuit against Ameritech Financial. Consumer states she is one of the customers of Ameritech Financial and believed they were legitimate however, she now has her doubts. Consumer states she might have received something in the mail from Ameritech Financial or she might have found something online and contacted them. Consumer states they promised to permanently lower her monthly student loan payment. Consumer states they requested that she pay \$100 up front, consumer did pay this money. Consumer states she was then told that she would pay \$136 a month. Consumer states she has only paid \$100 and has now received letter from FTC.
33	97347786	07/02/2018	Ameritech Financial	Consumer received a call from a company called Ameritech Financial offering to help reduce her student loan debt. Consumer was asked to verify information regarding her student loans and bank account information to set up payment plan. Consumer did comply.
34	97352330	07/02/2018	Ameritech	Consumer reports that he received a letter from the FTC concerning the Ameritech scam. Caller wants to know how long he has to wait to get a refund. Consumer cancelled his account with Ameritech approximately a year ago when he found out they weren't sending the money to the school.
35	97352372	07/02/2018	Ameritech	Consumer got a letter from FTC about Ameritech. Consumer paid \$500 for student loans consolidation. Consumer was getting harassing emails from Ameritech that she has blocked. Consumer had to dispute the Ameritech charges and PNC Bank in Pittsburg credited back consumer's \$500.
36	97352384	07/02/2018	Ameritech Financial	Consumer is calling on behalf of their son. Consumer reports they received a letter from the FTC regarding Ameritech Financial.
37	97352388	07/02/2018	Ameritech	Consumer states she got a letter in the mail stating she got a letter from Ameritech. She got the letter on 07/02/2018. She wanted to know why she got the letter. Informed that they have deceptive practices.
38	97352424	07/02/2018	Ameritech	Consumer is calling saying she had received a letter from the FTC about Ameritech and she has an account with them. Consumer says she wants to make a complaint against them.
39	97352430	07/02/2018	Ameritech	Consumer states she received a letter from the FTC regarding the AMERITECH scam.
40	97352448	07/02/2018	Ameritech Financial	The consumer received a letter from FTC in regards to lawsuit filed against Ameritech Financial. Consumer called Ameritech and line was busy.
41	97352482	07/02/2018	Ameritech	The consumer reports that she has looked into them but she doesn't think that she has used them. The consumer reports that she did provide them with her information.

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42	97352498	07/02/2018	Ameritech Financial	Consumer reports they were contacted by phone from Ameritech Financial offering to enroll her in a government program and lower monthly payments on their student loan. Consumer reports they requested for a fee. Consumer complied. Consumer doesn't know how much she has paid the company but initial set up was \$108 a month.
43	97352515	07/02/2018	Ameritech Financial	Consumer states she had services with Ameritech about a year ago( does not have the exact date)and lost about \$400. Consumer states she was making an automated payment of \$100 a month from her checking account.
44	97352550	07/02/2018	Ameritech Financial	Consumer states that Ameritech has been taking money out her account monthly. Consumer was with the company for two years. Consumer did pay an amount with the company to pay off her student loan debt.
45	97352573	07/02/2018	Ameritech Financial	Consumer states she received a letter from the FTC regarding Ameritech Financial. Consumer states she has been paying \$99 a month for the past two years making an automated payment from her checking account.

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46	97352575	07/02/2018	Ameritech Financial	I responded to an offer to help me with my student loan debt. I got in contact with a Mr. SaVon Cleveland who talked about all the benefits of enrolling and how expenses related to helping family, having siblings, and many other costs could help qualify me for larger reductions to loan payments. I was given a list of documents to docusign and to submit. the company did not accept my tax transcripts but knew I had no access to the original forms submitted to the IRS but continued to email every day for the document. I was asked to pay up front a \$100.00 enrollment fee and then I was charged and autodebit of \$99.00 a month for the next 2 years unaware that this was a membership fee and my student loan debt had remained untouched until Navient sent me a letter warning me I was delinquent and would soon default. When I called to discuss this with a rep. he attempted to look at my loan account and asked me if I changed my Navient password. I said 'no' not realizing that I had. He said he was unable to access my Navient information which made me leery and I requested to cancel all services and have my most recent payment refunded. I was told a manager could help me with that and I was transferred to a manager who explained that the \$99/mo was for access to perks and that Ameritech still required more documents. I did not get a refund and he did not cancel services before the line was mysteriously disconnected. The company now calls me every day, no doubt to keep my business, but I work 23:00-07:00 and often until 15:00 so I have not yet replied. Only days prior to that abruptly ended telephone conversation on May 30, 2018 a Britteny Sawyer from Ameritech contacted me to get reauthorization for my debit account for withdrawals. I docusigned authorization not realizing until that conversation days later that they were just taking my money and doing nothing for me. Why was it an issue now that they never received those documents, but they have no problem taking my money for services, perks or loan management, I never received? On June 27, 2018 the FTC sent me a letter briefing a pending lawsuit against Ameritech and provided 1-800-792-8621 as a number to cancel Ameritech memberships or ask for refund. However, that number only has an automated Auto Services advertisement that asks you about household members' age ranges. At the end of the advertisement it thanks you for taking the survey and disconnects.
47	97352607	07/02/2018	Ameritech Financial	Consumer has enrolled for services with Ameritech Financial in 11/18. Consumer has rec'd a letter in the mail wanting to assist her with her student loan forgiveness. She contacted company and set up a payment arrangement with the company to have her student loan forgiven in 10 years. They have been debiting her bank account.

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48	97352608	07/02/2018	AmeriTech Financial	I first received a letter from AmeriTech Financial telling me information about how to consolidate my loans and how I was eligible for a Teacher Loan Forgiveness Program. I called and spoke with a representative and they were able to lower my current payments AND I would be forgiven after 5 years of payments. They also said there was a \$800 upfront fee. Well...I made my first payment but noticed my other loan was not taken care of. They did not pay off my GreatLakes account so I was getting late fees on that account that they should have transferred over to their company. I ended up blocking payments to AmeriTech and told them I refused to pay them again until they took care of the other loan. They said they were unable to unless I set up my payments again. I have not paid them since and they never refunded me the payments I made to them.
49	97352672	07/02/2018	Ameritech	Consumer complains that Ameritech took payment from her even though they are in the middle of having action taken against them. She has made about 3 years of payments of \$82/mo, but they have never made any payments towards her student loan.
50	97352723	07/02/2018	Ameritech	Consumer is calling to report she received a letter from the FTC stating the lawsuit against Ameritech, which she had been paying them \$20 a month which she's paid them \$99 for a couple of months and \$800 fee before starting the services. which have been automatic withdrew from her bank account every month. Consumer states they first sent her a letter offering their services and she then contacted them.
51	97352731	07/02/2018	Ameritech Financial	Consumer answered an ad for reducing his student loan debt, consumer contacted them and they sent him paperwork to fill out for help with his student loans, they told consumer they would withdrawal 200 dollars a month and after a year they would drop the amount. Later consumer noticed the money he was paying wasnt even going towards his student loans.
52	97352732	07/02/2018	Ameritech	Consumer states he received a letter from the FTC informing him of his student loans with Ameritech are fraudulent.
53	97352743	07/02/2018	Ameritech	Consumer states that she received a call, and an email about updating her account with Ameritech. Consumer also just found out that they were deceiving people.
54	97352744	07/02/2018	Ameritech Financial	Consumer received a letter from Ameritech Financial offering to reduce his student loan debt. Consumer was asked to verify information regarding his student loans and bank account information to set up a payment plan. Consumer did comply. UPDATE: 7/2/2018 Consumer is attempting to contact the company for a refund but is no longer able to reach the company. Consumer has paid approximately \$580 by bank account debit/draft. Provided general education per tip sheets. [REDACTED]

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55	97352755	07/02/2018	Ameritech Financial	Consumer states that she has received a letter from the FTC in regards to the current lawsuit against Ameritech Financial. Consumer states that on the onset of her membership with them she received a notice from them about loan forgiveness which she contacted them immediately on and began her payment plan with them for 108 dollars a month. Consumer attempted to call the number in the FTC Letter but is unable to get through to anyone through the provided number. FTC Matter/File Number: 172 3027
56	97352780	07/02/2018	Ameritech Financial	When I initially talked to an agent I was told that they would help me reduce my payments and eventually qualify for loan forgiveness. The agent made me draw a line down the center of a blank sheet of paper. On one side was what I was currently paying in student loan payments on the other side was what I would pay if I joined their program. She told me that I would start off paying an amount of more than \$128 for 8 months and that amount would be reduced to \$20 a month over the next 25 years. After about 2 months in the program I discovered that the initial payments were applied to the fee for their services and not to my student loans. I have since canceled my membership with Ameritech Financial. I asked if I would be getting a refund and the Supervisor, Renata, told me that they would be keeping the money that I had already paid them, and she refused to let me speak to anyone else about the matter. I am disappointed that I can't get have spent out hard earned money on services I could have done myself, but I am glad I cancelled my account before they could take any more of my money.
57	97352785	07/02/2018	Ameritech Financial	Consumer received a letter from FTC. Consumer states the letter was referring to the Ameritech Financial, (FEBC). Consumer states they are falsely claiming the consumer was eligible for federal programs that would permanently reduce their monthly debt payments to a fixed low amount or result in total loan forgiveness. Consumer states when she calls the company to cancel the service the phone dropped and cannot cancel her service. Consumer states she has lost \$1200. UPDATE 7/2/18: Consumer was told by the CFPB that she could track her complaint online, referred to the CFPB. [REDACTED]
58	97352812	07/02/2018	Ameritech Financial	Consumer states he received a letter from the FTC regarding a lawsuit against Ameritech Financial. Consumer states he is a customer of Ameritech Financial and has been trying to contact them but is unable to get a hold of them. Consumer states he was looking for a program that could help with his student loan payments and came across Ameritech Financial and called them over the phone. Consumer states they offered him to assist him with finding him a program that would help him maintain a low payment on his student loan. Consumer states they requested that he pay \$100 up front, consumer did pay this money. Consumer states she was then told him that he would pay \$100 a month which he has been paying up to this day.

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59	97352822	07/02/2018	Ameritech Financial	Consumer reports they received a letter from the FTC regarding Ameritech Financial.
60	97352824	07/02/2018	Ameritech	Consumer was dealing with Ameritech, for two years. She just stopped paying them late January early February. Consumer asked for a refund. They wouldn't give her the refund.
61	97352828	07/02/2018	Ameritech Financial	Consumer is calling to file a complaint against Ameritech Financial ,Financial Education Benefits Center . Consumer states she paid a total of \$2100. Consumer states she was under the impression that her payments were going towards her student loans. Consumer states the company place forbearance on her account and consolidated her loan without her knowledge. Consumer received letter from FTC regarding the recent lawsuit that was filed against this company.UPDATE 07/02/2018: Consumer is calling to report that she contacted Ameritech for a refund and she was offered a \$400. Consumer wishes to speak to supervisor regarding accepting refund. Transferred to supervisor. [REDACTED] UPDATE 7/2/18 consumer was transferred to a supervisor. Consumer wants to know if she cashes the check, does it mean she would not be able to get any money back from the FTC suit. Suggested the consumer needs to seek private legal advice. [REDACTED]

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62	97352888	07/02/2018	Ameritech Financial	The company is very rude and dishonest. I was contacted by a Loan Specialist named Jason, and he dropped my student loan from 36,000\$ to 12,500\$. So I agreed not knowing they were just going to take my money and put my loans in deferment, and bring my credit score down. I was asked to make a monthly payment of 84.00\$ a month for my loan payment. Then Ameritech was also taking another 55.00\$ a month to keep me enrolled in their program which I was not told about by my Loan specialist. When I called back and asked them about the additional fee I was hung up on multiple times and rudely talked to. Finally after me contacting them multiple times they told me what the other fee is for and that fee would stop after they received 800\$ and that would be a lifetime enrollment in the program they offer to process my paperwork. Once they received 800\$ they continued to take more money for other miscellaneous fees. I checked my credit report and noticed that my student loan was not going down any so I contacted them and they said that I had not given them all the paperwork necessary for them to start my application, so they can start paying off my new lowered student loan even though I was paying about 150\$ a month for close to 2 years. So Ameritech sent me via email the rest of the paperwork that they needed all of a sudden and I had all of the paperwork filled out and returned back to them back when I was first contacted by them. So all this company has done is lie and take my money and harass me via email and phone calls. I was sent anywhere to 2-4 emails a day along with a minimum of 2 phone calls a week asking me why I haven't turned in my paperwork even though all the paperwork they needed or wanted was completed or to complete a survey on the representative who I talked to. Ameritech has taken a decent amount of money from me and messed up my credit score by not doing what they said they were going to do.
63	97352926	07/02/2018	Ameritech Financial	Ameritech financial promised to help with documentation to get me on an affordable repayment program, I would pay them and they would transfer my payments towards and after five years since I work for a non profit organization loans would be forgiven. I noticed my loans were going up and none of my money was going toward my student load but was told that they were preparing documentation and eventually my loans would be forgiven they never answered any of my questions about where my money was going and what exactly I was paying them for. UPDATE 07/02/2018: Consumer called to report that she called Ameritech and she was transferred to a supervisor and she was told she cannot receive a refund. [REDACTED]
64	97352933	07/02/2018	Ameritech Finan	The consumer has a complaint against a debt management company, Ameritech Financial. They have paid money, but not applied to her loan.

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65	97352967	07/02/2018	Ameritech Financial	In or about 2016, I received an official government looking letter from a company named Ameritech Financial. I called the number listed on the letter because I was interested in student loan debt forgiveness and reduction. I spoke to an Ameritech representative by the name of Amy. She stay on the line with me for a while answering my questions. She stated that she herself was involved in the loan forgiveness program. I asked if Ameritech was a member of BBB and she stated yes and gave me several websites and affirmations to attest to the quality of the program. During this conversation, I was told that my loan would be forgiven within 10 years of my start date of the program. It would cost me \$200 per month for a year and then they would drop it down to \$100 after the first year. This included their process fee and the rest was paid toward my student loan. I was told that they would contact my student loan service provider to pay them - I would not have to do anything. I later found out that I would have to pay Nelnet, my student loan provider an extra \$50 per month. I called Ameritech and told them that was not what was told to me. It is now going on 3 years that I have been paying money to Ameritech. Subsequently, it wasnt until I received the letter from the Federal Trade Commission that I realized that my student loans have not decreased, but instead increased. I trusted, based on a promise, that in 10 years my student loan debt would be forgiven if I joined this program. The representative stated that loan reduction and forgiveness program is part of the federal government and it is law. She stated that people just dont know about it. Every year, my repayment program status must be recertified with Nelnet. I am told not to do anything because they (Ameritech) takes care of it for me. This action made me further believe that they were legit. I feel that this is a violation because I was told and believed that Ameritech was paying toward reducing my student loan within 10 years. I have tried to call this company several times and have been put on hold. After holding, I get a busy signal. After looking at my student loan statement, it has increased! I now owe more money and interest to student loans because of Ameritech's deception. Please help me with this situation.
66	97352996	07/02/2018	Ameritech Financial	Consumer reports they received a call from Ameritech Financial offering to lower their student loan debt. Consumer reports they requested for a fee every month for \$82. Consumer reports they promised a total loan forgiveness after a few months. Consumer complied. UPDATE 07/02/2018 Consumer states she needed to add information. [REDACTED] UPDATE 07/02/2018 Consumer contacted Ameritech to ask for a refund but Ameritech only wants to refund consumer 400 dollars. Consumer states Ameritech notified her that they had sued the FTC and the FTC sued back.

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67	97353003	07/02/2018	Ameritech Financial	Consumer received a letter from FTC. Consumer states the letter was referring to the Ameritech Financial, Financial Education Benefits Center (FEBC). Consumer states they are falsely claiming the consumer was eligible for federal programs that would permanently reduce their monthly debt payments to a fixed low amount or result in total loan forgiveness. Consumer states she has lost \$1056.
68	97353009	07/02/2018	Ameritech	Consumer states she received a letter in regards to Ameritech and student loans not really being paid.
69	97353014	07/02/2018	AmeriTech Financial	I received a letter from the FTC about the deceptive practices of AmeriTech Financial, and was not aware I could have been getting the same services for free! I call the company, requested a refund and to cancel my membership, and received push back. I have paid a total of \$2,764, and was told I can only have \$552 in refund. I had no clue I could have these services for free, and was under the impression they were "fighting" for me to have a cheaper payment. This company is preying on people that want to pay back what he or she owes to the government for personal gains, and we all should receive the total amount paid. UPDATE: 07/02/2018 Consumer called to add info. Consumer states that she paid 179/mo. but was brought down to 99/mo. this year. [REDACTED]
70	97353042	07/02/2018	Ameritech Financial	Consumer is calling because he has been paying Ameritech Financial a monthly fee to help him with his federal student loans. Consumer states that he has been paying \$173 a month for a year the company then lowered his monthly fee to \$99.
71	97353056	07/02/2018	Ameritech Financial	Consumer is calling to file a complaint against Ameritech Financial ,Financial Education Benefits Center . Consumer states she paid a total of \$2000. Consumer states she was under the impression that her payments were going towards her student loans. Consumer received letter from FTC regarding the recent lawsuit that was filed against this company.
72	97353075	07/02/2018	Ameritech	Consumer is calling to report that she was contacted by Ameritech offering to consolidate her student loans. Consumer was asked to pay \$158 a month. Consumer has paid \$948.
73	97353098	07/02/2018	Ameritech	Consumer got a letter from an FTC about Ameritech. Consumer paid \$2586 to Ameritech from her [REDACTED] Banking Company account. Consumer thought Ameritech was ok and didn't see this coming.UPDATE 07/02/2018: Consumer is calling to report that she is having issues getting in touch with the company. [REDACTED]
74	97353107	07/02/2018	Ameritech Loan Services	Consumer received an email from Ameritech Loan Services offering to help the consumer reduce/consolidate their student loans. Consumer complains pays \$108/month for the services and has spent approximately \$2,600 total, paid through bank debit. Consumer reports their loan is not being reduced and has actually increased. Consumer has attempted to cancel their agreement and receive a refund but they are no longer able to reach the company.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
75	97353115	07/02/2018	Ameritech	Consumer is calling because she received a letter from the FTC, concerning her account with Ameritech. The consumer began an account with Ameritech in October of 2017. They called the consumer and offered to help pay off her student loans by sending them a monthly payment of 82 dollars. The consumer complied. The consumer has sent them around 750 dollars at this point via automatic bank transfer. The consumer tried to contact them after receiving the letter from us but has not gotten any response. UPDATE: 07/02/2018 Consumer states that there keeping her money and its not going to pay off her loans. [REDACTED]
76	97353143	07/02/2018	Ameritech	Consumer states he got a letter in the mail from Ameritech on 07/02/2018. He signed up with them on 06/01/2015. He pays 99 a month. He is trying to get his refund but they leave him on hold and then hang up.
77	97353160	07/02/2018	Ameritech Financial	Consumer is calling to file a complaint against Ameritech Financial ,Financial Education Benefits Center . Consumer states she paid a total of \$2600. Consumer received letter from FTC regarding the recent lawsuit that was filed against this company. Consumer states she contacted the company and was unable to get in touch with anyone at Ameritech.
78	97353176	07/02/2018	Ameritech Financial	Consumer got a letter from the FTC about Ameritech Financial acct# [REDACTED]. Consumer had a bank draft on her [REDACTED] Bank for \$82/month. Consumer has not yet contacted Ameritech Financial .
79	97353202	07/02/2018	Ameritech	Consumer states that she got a letter from us for Ameritech. She signed up with them in 10/2016 and they are asking for paperwork and trying to defer her student loans. Her payments are auto drafted from her bank account. she pays 100 a month.
80	97353209	07/02/2018	Ameritech	Consumer reports she has made 2 payments to Ameritech and has not received the service they offered.
81	97353214	07/02/2018	Ameritech Financial	Consumer received a letter from the FTC about the Ameritech Financial student loan forgiveness program. Consumer received a letter in the mail. Consumer paid them every month. Consumer doesn't remember how much she sent to them but she said about a \$1000 out of her bank account.
82	97353231	07/02/2018	Ameritech	Consumer reports that she got a letter from FTC concerning the Ameritech lawsuit. She has sent them approximately \$3000 and they have not paid any student loans.
83	97353241	07/02/2018	Ameritech Financial	Consumer states that he had received a letter from Ameritech Financial stating that the FTC had sued Ameritech for deceptive practices. consumer states that he has made payment each month.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
84	97353259	07/02/2018	Ameritech	Consumer called to report that he received a letter from the FTC regarding the case against Ameritech. Consumer states that he would receive multiple calls from Ameritech to his cell phone. Consumer states that he was promised that the money and payments were going to go towards his student loans. Consumer states that he has been making payment through his bank card of 88 dollars a month since March of 2018. Consumer has paid a total of 264 dollars.
85	97353304	07/02/2018	Ameritech Financial	Consumer reports she received a letter from Ameritech Financial offering to lower her student loan payments. She reached out to them and provided all her information to them. She was told not to communicate with her student loan servicer. They have been debiting her account each month for \$132. - Consumer requested additional fulfillment.
86	97358029	07/02/2018	Ameritech	Consumer is calling to report that she received a letter in the mail from Ameritech and the consumer contacted them for the services to help consolidate her student loans. Consumer was asked to pay \$99 a month. Consumer states that she has paid \$1400 so far. Additional Email costumer.service@ameritechfinancial.com.
87	97358036	07/02/2018	Ameritech Financial	Consumer has received a letter in the mail from the FTC in regards to the Ameritech Financial. Consumer has a membership with Ameritech and has paid them a total amount of 924 dollars. Consumer received a phone call from them to solicit their membership programs. Consumer signed up in December and made first payment in January Consumer was told she had to do a 10 year contract with them.
88	97358053	07/02/2018	Ameritech	Consumer reports he was contacted by Ameritech offering to lower the interest rates on his student loans. Consumer states he has been paying them for over 4yrs.
89	97358057	07/02/2018	Ameritech	Consumer reports that she got a letter from FTC concerning the Ameritech lawsuit. She has sent them approximately \$424 and they have not paid any student loans.
90	97358067	07/02/2018	Ameritech	Consumer states he received a letter from the FTC in regards to the Ameritech Scheme. Consumer states he stopped payment a year ago because he felt something wasn't right.
91	97358088	07/02/2018	Ameritech Financial	Consumer reports she received a letter from Ameritech Financial offering to lower her student loan payments. She reached out to them and provided all her information to them. She was told not to communicate with her student loan servicer. They have been debiting her account each month for \$207 for 15 months. Then the payments went down to \$99 for an additional 15 months approximately. Then she cancelled their membership.
92	97358092	07/02/2018	Ameritech	ameritech told to \$99 a month and they pay off my student in 20 years
93	97358118	07/02/2018	Ameritech	Consumer states he was paying Ameritech \$100 for 15 months.
94	97358143	07/02/2018	Ameritech	Consumer states she received a letter concerning Ameritech.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
95	97358144	07/02/2018	Ameritech	The consumer reports that she received her letter from Ameritech Financial. The consumer reports she signed up for them back in early 2016. The consumer reports that she has sent them at least a minimum of \$2500.
96	97358149	07/02/2018	Ameritech Financial	I was contacted by Ameritech via the phone about student loan forgiveness, and also received mail (letters are gone by the way), and since I was desperate to get about \$80k to be forgiven, and me not knowing much about student loan fogiveness, I took up their offer. I can't remember the exact offer stated, but I have notes written down. They said the total I would have to pay in the long run would be about \$28,500 once everything was done, and I had to pay \$108 a month; your survey wasn't really that specific so I said \$108 ever since February of 2017. So doing the math, I have given them \$1728, plus an additional \$108 if I do not cancel immediately. Knowing that this was the amount I paid and was lied to, I am VERY pissed off and concerned, because if I do not get some genuine student loan forgiveness that helps me, I might actually die from panic alone. I provided information regarding one of the employees and am willing to submit any and all emails received by the company. All loans were for Temple University by the way. I am now regretting going to college. Other-Other Update
97	97358158	07/02/2018	AMERITECH FINANCIAL	On 7/2/18, I received a letter in the mail dated 6/27/2018 from the UNITED STATES OF AMERICA FEDERAL TRADE COMMISSION INDICATING THAT THE TRADE COMMISSION HAS SUED THE AMERITECH COMPANY FOR DECEPTIVE PRACTICES. THE LETTER IS STATING THAT THIS COMPANY HAS NOT BEEN PAYING MY STUDENT LOANS AND THEY HAVE COLLECTED FEES FROM ME THAT THEY SHOULD NOT HAVE. THIS HAS BEEN GOING ON SINCE LATE 2016. I NEED TO HAVE THIS MATTER RESOLVED ASAP AND WANT TO KNOW WHAT IS THE NEXT STEP I SHOULD TAKE REGARDING THIS MATTER? THANK YOU IN ADVANCE.
98	97358174	07/02/2018	Ameritech FEBC	Consumer received a letter from Ameritech in 2014 offering a debt counseling service. Consumer contacted the company in April of 2018, inquiring if they were still offering the service. They informed her that they were still in business and they began taking a monthly payment of 102 a month via direct bank transfer. Consumer received the letter from the FTC regarding the issue on 07/02/2018.
99	97358181	07/02/2018	Ameritech Financial	Consumer states that she got a letter from us for the Ameritech Financial. She has paid them 108 monthly for the last 2 years. She had no idea that they were not paying her loans. She states that they were going to get her on a repayment program and later her loans would be forgiven.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
100	97358218	07/02/2018	Ameritech	Consumer called to report that she received a letter from the FTC regarding Ameritech. Consumer states that she was promised to lower her Student Loans. Consumer was asked to make the first 6 payments for 200 dollars a month and the rest for 100 dollars a month. Consumer has made payments since 2015 totaling 3800 dollars paid.
101	97358221	07/02/2018	Ameritech	Consumer reports that she got a letter from FTC concerning the Ameritech lawsuit. She has sent them approximately \$1000 and they have not paid any student loans.
102	97358223	07/02/2018	Ameritech AFB Center	Consumer received mail from Ameritech offering to consolidate their student loan debt and enroll them in a loan forgiveness program. Consumer paid a total of \$4,323 by bank debit that was to be sent to their servicer. Consumer recently confirmed no payments had been made to their servicer since 2015. Provided education per tip sheet including FTC.gov.
103	97358236	07/02/2018	Ameritech Financial	Consumer reported that she received a letter from the FTC stating there was a law suit against Ameritech Financial and suggested consumer to call and file a complaint. Consumer states that in 2015 Ameritech sent her a letter offering their services. Consumer contacted them and set up payment plans with the company. Consumer states she has paid them 4,800 total.
104	97358247	07/02/2018	Ameritech Financial	Consumer states he filled out an online application for Ameritech Financial, they then contacted consumer to set up payment. Consumer started off paying 173 dollars a month and got it down to 67 dollars. Consumer contacted Ameritech and talked to them once and now they won't answer him.
105	97358259	07/02/2018	Ameritech	Consumer states she received a letter from Ameritech regarding her student loan forgiveness, consumer states she was paying them \$120 a month since August of 2017, consumer states how she can get her money back.
106	97358272	07/02/2018	Ameritech	Consumer is calling to report that she was contacted by Ameritech offering to consolidate her student loans. Consumer was asked to pay \$108 a month. Consumer has paid \$972 so far.
107	97358275	07/02/2018	Ameritech Financial	Consumer reported that her and her mother received a letter from the FTC stating there was a law suit against Ameritech Financial and suggested consumer to call and file a complaint. Consumer states that in 2015 Ameritech sent her and her mother a letter offering their services. Consumer contacted them and set up payment plans with the company. Consumer states her mother has paid 5,000 total.
108	97358309	07/02/2018	Ameritech Financial	Consumer reports they received a call from Ameritech Financial offering to lower their monthly payment and student loan forgiveness. Consumer reports they requested for a fee. Consumer complied. Consumer reports they did not get what they were promised.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
109	97358321	07/02/2018	Ameritech Financial	I was contacted by Ameritech Financial when I was obtaining information regarding reducing the amount of money that I owed on federal school loans. I was under the impression that I qualified for a Loan Forgiveness Program because of me being in public service as a registered nurse. The Obama administration came up with this debt relief program for people that were in the public service field, I was told. I was to pay a certain amount for ten years and the Federal Loan would be relieved from me after completeing payments for 10 years. The payment plan was based on my W-2's each year. The amount that has been taken from my bank account is roughly \$3100.00.
110	97358323	07/02/2018	Ameritech	Consumer reports that he got a letter from FTC concerning the Ameritech lawsuit. He has sent them approximately \$3500 and they have not paid any student loans. UPDATE 07-02-2018 Consumer is calling to report that he contacted Ameritech to get a refund and was told that they cannot give him a refund because he cancelled his membership. [REDACTED]
111	97358339	07/02/2018	Ameritech	Consumer is calling to report that she was contacted with a letter in the mail by Ameritech offering their services to consolidate student loans. Consumer contacted them and set up payment plans with the company. Consumer states that she has paid \$1800 total.
112	97358375	07/02/2018	Ameritech Financial	Consumer states he received a letter from the FTC regarding the Ameritech Financial. Consumer states that a year ago he started business with the agency. Consumer states he has paid the agency 2,025 dollars in a year.
113	97358383	07/02/2018	Ameritech Financial	Consumer calling to report that she got a letter regarding the FTC about the lawsuit against the Ameritech Financial. Consumer does not remember how much money she sent. Consumer said she will call us back and give us that information. Consumer paid by giving them her bank account.
114	97358388	07/02/2018	Ameritech	Consumer states that he was part of the Ameritech Financial scam and wanted to make a report. Consumer states that they also had told him they had him down for 4 dependents on his home in which he does not have.
115	97358396	07/02/2018	Ameritech	The consumer reports that she received a letter regarding Ameritech VS FTC. The consumer reports she has been sending them money over the course of the past 2-3 years. The consumer reports they contacted her by email offering their service.
116	97358434	07/02/2018	Ameritech Financial	Consumer reported that he was going through Ameritech Financial as his loan forgiveness company. Consumer states Ameritech sent him a letter about their services so he contacted back. Consumer states he has been paying 80 dollars a month for 12 months equaling 960 dollars.
117	97358441	07/02/2018	Ameritech Financial	Consumer is calling because she received a letter regarding a notice of a lawsuit against Ameritech Financial. Consumer states that Ameritech Financial contacted her about helping her with her student loan debt. Consumer set up a account with the company but did not pay any money.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
118	97358454	07/02/2018	Ameritech Financial	I was looking into better ways to pay back my student loans, called Ameritech to get some information and spoke to a representative about the process and options. Gave them income info and they said they would take over my loans at Navient in which I pay them as a third party and they pay Navient directly. They said my payment would go directly to my principle and there would be no interest anymore. Following the phone call I received several emails. Some with attachments in which i had to print and fill out and fax back to them. All my personal information - social birthday and bank account information. After all that was taken care I would receive a monthly email and text message informing me of my upcoming payment that would come out of my bank account on the 9th of every month - \$108, in which it did. This process started in Oct 2017. First withdrawl was Nov 9th 2017 and would show as RAM PMT. I received a letter today from FTC and confirmed by calling Navient today asking if any payment was made on my behalf from Ameritech Financial since Nov 2017 and they said NO, No payment has been received from this company. Other-Other Update
119	97358458	07/02/2018	Ameritech	Consumer is calling to report he received a letter from the FTC v. Ameritech Financial and is calling to make a complain since he has been having issues with them for about a year and a half now. Consumer states they first sent him a flyer stating they could help him pay and consolidate his student loans and is paying \$99 a month and paid a \$800 fee to get services started. Consumer stated he would call back with more accurate info. UPDATE 7.2.2018: Consumer called because he received FTC letter - and to report that he has called Ameritech several times, but each time he was put on hold and then disconnected. [REDACTED]
120	97358462	07/02/2018	Ameritech	Consumer states she received a letter from Ameritech, signed up to it and paid \$82 dollars for 3 years straight but none of the money is going into her student loan.
121	97358467	07/02/2018	Ameritech	Consumer is calling saying he had received a letter from the ftc about Ameritech. Consumer says he wants to file a complaint against.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
122	97358471	07/02/2018	AmeriTech Financial	I was being contacted by Ameritech by mail and by phone for months. I finally wanted to start repaying my student loans, i spoke to a rep, she told me the company work reducing the payments for federal students loans. I started making payments to them in Feb 2016 for 275.xx can't remember the exact amount. In August i started to receive calls from Naviant saying i was behind and i needed to make a payment. I called Ameritech right away ask them what were they doing with my payments. I had to go to my bank and put a stop payment to that transaction. They called me multiple times asking i was going to be sent to collection. At that point i was getting calls from Navient and Ameritech. At last i spoke to Navient they explained to me that what ameritech was doing i could have done it myself. I called ameritech to get my money back but a supervisor told me that the money i paid them was for their service provided. I paid from February through September in 2016.
123	97358507	07/02/2018	Ameritech	Consumer states she received a letter from the FTC about Ameritech Financial Consumer states she had began to pay them monthly for student loan forgiveness for \$132 a month, which she found out that no payment was going to her student loans. consumer wants to know how she can retrieve her money.
124	97358542	07/02/2018	Ameritech Financial	Consumer states that he received a letter from the FTC in regards to the suit against Ameritech. Consumer began membership with them in Feb 2017 for 82/mo. and 42/mo. Consumer has not been able to cancel his membership with them to this point. Consumer
125	97358553	07/02/2018	Ameritech	Consumer is calling saying she had received a letter from the ftc about Ameritech. Consumer says she wants to file a complaint against them.
126	97358560	07/02/2018	Ameritech Financial	Consumer reports they received a letter in the mail from Ameritech Financial offering to consolidate their student loan debt. Consumer reports they requested \$99 for 12 months. Consumer complied but the payments did not go towards the loan.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
127	97358573	07/02/2018	Ameritech Financial	I contacted Ameritech Financial via website due to ad about Income Driven Repayment and Loan Forgiveness program. I spoke with a representative that told me about the program through their company. I was told that after three payments of \$407.00, to cover their fees and services, my payments of \$99.00 per would go towards paying my student loans. They said that \$1221 of payments would cover filing the necessary paperwork to get the Income Driven Plan filed and approved. I have paid \$1221 too cover fees and \$1188 in monthly fees that I was told was going towards my student loans. They just contacted me over the last couple of weeks requesting updated information since the process of filing must be done yearly. After speaking with them, I called my loan company to find out that the loan company has not received any payments from Ameritech Financial. I received a letter from the Federal Trade Commission today, 07/02/2018, advising me of the ongoing lawsuit. I tried to contact Ameritech Financial today at 6:00 PM EDT to cancel my membership and for a refund but was only able to reach an answering service. I plan to call again tomorrow to see if I am able to reach someone to cancel. Other-Other Update
128	97358589	07/02/2018	Ameritech	Consumer is calling saying she had received a letter from the FTC talking about Ameritech. Consumer says she wants to file a complaint against Ameritech. Consumer says she had tried to call and cancel but is not able to.
129	97358638	07/02/2018	Ameritech	Consumer states that she was part of the Ameritech Financial scam. Consumer had been in contact with them over a year now.
130	97358641	07/02/2018	Ameritech Financial	Consumer states she received a letter from the FTC regarding a lawsuit against Ameritech Financial and would like to file a complaint. Consumer states she received a letter from Ameritech Financial offering her to help with pay off her student loans. Consumer states she called them and was told that they could help her with paying off her student loans. Consumer states they requested that she pay \$100 up front, consumer did pay this money. Consumer states she was then told that she would pay \$108 a month for 36 months. Consumer states she paid this money as well. Consumer states she then became suspicious because she realized that after making her monthly payments, her credit score was not going up and asked them to cancel her membership which they did.
131	97358662	07/02/2018	Ameritech	Consumer states she received a letter from the FTC about Ameritech Financial. Consumer states she had began to pay them monthly for student loan forgiveness, Consumer states she paid an initiated fee of \$1000 and for the first 10 months in 01/01/2016 for \$210 and for the following year of 10/01/2016-present she has paid \$99, which she found out that no payment was going towards her student loans. consumer wants to know how she can retrieve her money.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
132	97358669	07/02/2018	Ameritech Financial	Consumer is calling to file a complaint against Ameritech Financial . Consumer states she paid a total of \$1200. Consumer received letter from FTC regarding the recent lawsuit that was filed against this company.
133	97358671	07/02/2018	Ameritech	Consumer is calling to report that she was contacted with a letter in the mail by Ameritech offering their services to consolidate student loans. Consumer contacted them and set up payment plans with the company. Consumer states that she has paid \$3924 total.
134	97358674	07/02/2018	Ameritech Finacial	Consumer states that he was part of the Ameritech Finacial scams. Consumer also states that when he calls them nobody answers.
135	97358713	07/02/2018	Ameritech	Consumer states he was paying to AMERITECH \$180 every month for 2 years.
136	97358743	07/02/2018	Ameritech	Consumer called to report that he received a letter from the FTC regarding Ameritech. Consumer states that he was promised to lower his student loans. Consumer has paid a total of around 2592 dollars since 11/02/2018. Consumers case number with Ameritech is [REDACTED]. Consumer wanted to report that Ameritech never had any statements with the Department of Education.
137	97358764	07/02/2018	Ameritech financial	i have been paying ameritech thinking im paying towards my student loans but nothing is being applied to student loans
138	97358789	07/02/2018	Ameritech Financial	Consumer is calling to file a complaint against Ameritech Financial. Consumer states he paid a total between \$2-3,000. Consumer received letter from FTC regarding the recent lawsuit that was filed against this company.
139	97358838	07/02/2018	AmeriTech Financial	To start, despite my being on the do not call list, Ameritech financial called me in the first place. They were rude and impatient over the phone and would not give me proper answers. They have hounded me from the beginning, which was back in September 2017, and would never respond to my emails, despite my saying that was my preferred method of contact. They would not leave me a voicemail when they called me, either. They required all my login information for my student loans. every time I spoke with somebody over the phone, they would be very evasive and condescending, and they would avoid questions, and also not be very polite, even the supervisors. I had tried to cancel previously. I had repeatedly tried to contact them. The whole process has been difficult at best. and they have done absolutely nothing for me but take my money and succeed in getting my loans even higher with interest. I strongly believe that the very least they owe me is paying back what I've paid them, (\$864), if not even more.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
140	97358862	07/02/2018	AmeriTech Financial	I am extremely furious!! I truly thought this was a legitimate company offering assistance to help me pay a debt. They come across as very caring assuring to help ease the pain of having to pay for getting an education They have been taking \$75.00 a month from me for the past 2years!!! All contact has been done via emails or phone. I did save the majority of the emails. Please punish if possible to the fullest extent. I need ALL of my money back. There have also been other companies calling my cell phone regarding paying student debt but I have been turning them down stating Im already enrolled in a program. The other guy in the same company who emailed me is named Diego Lopez , Customer Service Representative. The company fax number is 866-818-9026. I really hate the thought that this has happened to thousands of people who thought they were helped only to find out they've been lied to and robbed. I truly hope the FTC is able to prosecute these people and the many more that are out preying on people only to feed their lust for profit soulless selves. Other-Other Update
141	97358880	07/02/2018	Ameritech Financial	In 2016, I received a postcard-sized mailer promising to reduce my students loans substantially. I went to their website, which include testimonials, and steps for how I could reduce my student loans. I called the 800 number a few days later. The person I spoke with said I had to make an initial payment upfront of about \$800, which would cover processing fees. I filled out paperwork (which I have all copies of and email correspondence between now and March 2016) describing my family size. They said there was no requirement regarding dependents or family size. I could put whatever I want. After the initial payment, I paid approximately \$200 per month, which I was told was going directly to my student loan payments. I noticed that nothing was being put into my student loan payment. I called many times and they said that payments were being made. Other-Other Update
142	97358887	07/02/2018	AmeriTech Financial	I was led to believe that AmeriTech Financial was putting my monthly payments towards my student loan. I have just been informed that is not true, that Ameri Tech Financial does not make any payments on behalf of my student loan. I wish to cancel my membership with them and to have all of my money refunded to me so that I may use my money to benefit my needs. Have others in a situation similar to mine had their money refunded to them? All I'm asking for is what I am owed. Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
143	97358889	07/02/2018	Ameritech Financial	I spoke with the representative after I received the pink letter in the mail that said ATTENTION (As if it was a final and important notice). We calculated a payment plan over a 22 month period after they explained that as long as I made that montly payment on for 22 months, then all of my remining balance would be forgiven. I was told to pay \$82 a month. Plus I just found out that there was two student loans taken out on my behave, totaling \$54,000 from a local community college that I haven't attended since 2011. The funds were disbursed 4/24/2017. Only one month after I gave Ameritech Financial all of my information.TOPIC:Referrals
144	97358919	07/02/2018	Ameritech	I received a letter from Ameritech stating they could lower my student loans by qualifying me for the William Ford Act Program put into place in 2005. I spoke with Janet Fletcher (Customer Service) 707-244-3000. She and I were on the phone for almost 1.5 hrs. We went over my student loan debt and we discussed how my payments would be reduced monthly with an upfront processing fee. First month \$352, then \$332 for three months & a payment of \$99 after that.I would have to re-new every year. In our conversation & filling out the IDR she encouraged me to claim 8+ dependents. It is only my husband and myself in this household. I qualified for IDR. I had to fax all my w2's to Jimmy Juarez (finacial Advisor) fax # 866-818-9026. Mr. Juarez assured that I would be saving almost \$25,000 in student loan forgiveness, plus shorter payout time. He and I spoke on 3/27/2017. I noticed on my credit report that my student loan debt hasn't decreased but has increased. I spoke to Mr. Juarez in March, he again assured that this Income driven payment plan shows no decreaese but it will. It's the beginning stages of re-paymet processTOPIC:Referrals

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
145	97358987	07/02/2018	AmeriTech Financial	I was contacted by AmeriTech Financial via telephone on 1/23/2017 to help with my student loans. They made it seem like they were going to help reduce my student loan payments and eventually obtain student loan forgiveness. Everything went very smoothly and we came to an agreement of me paying \$108.00 towards my student loan forgiveness. They told me I would not have to worry about contacting FedLoan anymore because they would handle all of it for me. Felt like I was finally getting a break on my loan. As the months have gone by, I noticed that my FedLoan account was not changing, except for the interest was accruing. My payment always showed \$0, so I thought it was all part of the process. Eventually I contacted AmeriTech again about the payments and where the money was going to. They told me it was going towards programs that I was not familiar with, but that it was all part of the process. So, I decided to let it continue. When I changed my job, from a substitute teacher to a full-time chemical operator, I received an email stating that I had missing information and that I needed to update my information. I followed the steps and came to find out that my job did not meet the qualifications because I was no longer in the "public service loan forgiveness." It was a confusing time because I asked if I needed to contact FedLoan and try to set up a payment plan with them. The customer service representative said "That just means that instead having your loans be forgiven after 10 years, your loans would be forgiven after 25 years and you would have to make 300 qualifying payments towards loan forgiveness." Yet again I was persuaded to stick with them. I continued with the company because I felt that they had a good review on the internet, seemed to know what they were doing while talking to them via email, and kept claiming that I was making "payments" towards my student loan forgivenss. On July 2nd, today, I received a letter from the Federal Trade Commission stating that they were suing Ameritech Financial for deceptive practices. I feel very upset at this time because I don't know what I am going to do about all of the interest that has accrued on my student loan account and the time I lost towards paying off my loan. I am afraid that I have lost my chance to get ahead on my loan, or even make a repayment agreement with them. Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
146	97364500	07/02/2018	Ameritech	I trusted Ameritech to help me lower my student loans, I gave all of my information even my SSI number in order to be verified. I was paying them through my saving account. I saw on my credit account that the Navient loans were transferred to Fedloan. I dont know how they actually closed all my accounts and had it transferred. I don't know what to do now because I am currently working a temp job that doesn't pay much and paying the low amount and maybe some more if I had it was good for me. Maryam from Ameritech came off as very caring and trying to help me but when I kept calling her to check up on certain issues I had because I really didn't see my student loan go down. I wanted to ask her why but all of a sudden she was on vacation. I did stop getting the emails and calls from fedloan so that lead me to believe that they were being paid. She claimed that within 36 months I would have paid down half of my loans and that they could possibly help me get forgiveness due to my hardships with finding work permanently. She took down my name SSI birthday and how much I owed in student loans. After that November of 2017, I didn't hear from her anymore. I would just get emails or threatening calls if I was late even a day with my payment. Please help me resolve this because the number that is on the paper is now disconnected (1800-792-8621) so i cannot ask for a refund and to be honest I just want my student loans to be paid and done with. It is the main thing that is holding me back from everything.
147	97364533	07/02/2018	Ameritech Financial	Ameritech Financial sent personalized mail to my home falsely claiming they were eligible for federal programs that would permanently reduce my monthly debt payments to a fixed low amount or result in total loan forgiveness. The defendants allegedly charged up to \$800 in illegal up-front fees, purportedly to enroll consumers in a federal loan assistance program. They also charged a \$1300 advance fee for enrollment in a "financial education" program and an additional monthly \$99 membership fee for the life of the loan (since February 2017), which typically is 10-25 years. i was tricked into believing my monthly payments were going toward paying down my student loans. Although I was sending money to the Ameritech Financial, none of those payments went toward paying off my student loans, and in some instances my loan balances instead have accrued interest. The would like a refund for this fraud and to get my student loans account back on track.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
148	97364567	07/02/2018	AmeriTech Financial	I contacted Ameritech Financial personally thinking it was a trust worthy source to repay back my student loans. I had already been scammed by another company and hoped this would be different. After I graduated from college, I could not find a job in the field I studied for. Unfortunately, I've never been able to find a job in my field since graduating in 2014. The school I went to was also a scam. It's very disheartening to have to go through this time and time again when all I'm trying to do is be debt free. I was enrolled into a repayment plan for \$88 dollars a month. The money was being pulled out of my secondary account every month since 07/26/2017. I was told that once August 2018 hits, I would only be paying \$20 a month. Now, I feel kind of hopeless and unsure of how I'm going to move on from this. I thought I was helping my debt, but all I've been doing is creating more of it. I feel violated.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
149	97364606	07/02/2018	Ameritech Financial	I received a phone call from this company called Ameritech and they said they could help me pay back my student loan then they sent me some information via email and also mail. I spoke with a representative and they said it was on behalf of my student.gov loan providers that they will be able to pay my loans off so I said ok and I gave them all my financial information for about 1 year I paid around \$4,000 and then found it to be suspicious a few months down the road when I called up the actual student.gov loan place with them telling me they have not received any payments at all. So I tried taking my account back but Ameritech representatives had my password and kept taking it back from me until I had to create a new password and when I went into the actual loan from the student.gov loan place I noticed all of my information was altered with me being married and having children etc. Which I am not. The Ameritech representative changed all the information without me even knowing it. I also started calling and asking questions and would be put on 20min holds then hung up on and finally I got through a representative and they said no we never said we were going to pay your student loan off then I told him why in the world would I then be paying you all these thousands of dollars over these months if I have gone into my loan. So not only did Ameritech falsify all my credentials on the website with my password they also kept trying to change my account on multiple occasions since they had my social they would call in pretending to be me and change it and finally I put a block phrase on it and after 4 times of this happening it stopped and I'm still getting emails I need to pay them. I just received one a few days ago saying my payment is due when I have not had interaction with them for over a year and a half. So I had around \$4000 stolen from me with a promise that I would have my student loan paid off and not a cent went towards it and at the same time all my credentials were being falsified and I got kicked out of my own government loan a few times before I could finally regain access to it. Very frustrating because it was theft and I lost all my money I put into it. I don't recall if it was \$350 or \$450 I had to pay a month for the loan, sometime has passed by already and when I actually made contact with the student.gov loan place they told me no such company existed that helps pay student loans.
150	97364631	07/02/2018	Ameritech Financial	Ameritech Financial has been defrauding me by taking money out of my account and not applying it to my loans which was the agreement that was discussed payments through Ram Reliant Account Management has been withdrawing money from my account since September, 2017.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
151	97364649	07/02/2018	AmeriTech Financial	they contacted me by mail and phone advising i would have my loan forgiven in 10 yeads after paying \$200 a month (half to them and half to greatlakes) my payments went up adter the first yead and they continued to call and try to get more money. i logged into my greatlakes and saw that there is no progress made on my loans. so i finally cancelled it in May 2018. they called and emailed me so many times after. i had to go in and change all my passwords. ive sonce found out j can do an income driven program that basically is what they were offering. They definitely took advantage of a young graduate with debt. very pushy and misleading. i would NOT recommend this to anyone. there is no point in using this service. i wasted over \$2600 in two years with them.
152	97378160	07/02/2018	Ameritech Financial Ameritech Financial Ashford University	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: I received numerous letters in regards to student loan forgiveness, and I decided to call. When I had contacted Ameritech in regards to paying on my student loans Dan Hamilton a representative of Ameritech went over my student loans and interest rates. He stated, my total amount from my Federal loans is 70,000 on 6 student loans, my interest rate was 6.81, I would be paying \$472.00 standard payment and \$5064 annual with a total cost (interest) of \$1460.00. He stated, I qualified for Plan F: \$132.00 for 33 months, \$173 for 33 months, \$119 for 34 months and \$0-\$20 loan. My payback for my 6 student loans would be \$18,663. It would be a savings of \$127,332. It sounded great due to me having trouble paying on my student loans and my loans would be forgiven thereafter. But come to find out the company Ameritech does not pay into my student loans and I have been paying since September 1, 2017 I paid \$99 for membership and thereafter I have been paying \$132 monthly. My total cost I have paid is \$1188. I called Ameritech July 2, 2018 to cancel my membership and to take over my account, and of course the representative would take my message and forward my call. She stated, they will return my call within 24 hours. --- Fair Resolution: I would like all my money refunded (\$1188) back to me and I would like to cancel my membership so I may take over my account. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
153	97378166	07/02/2018	Ameritech Financial Ameritech Financial Missouri State University-Springfield	CFPB Issue Type: Dealing with your lender or servicer   Don't agree with the fees charged --- What Happened: I received a letter from the Federal Trade Commission indicating that Ameritech Financial company has been sued by the FTC for deceptive practices relating to paying off my student loans. Items described within the lawsuit are practices that have been promised to me; such as, enrolling into a program that will pay off my loans after 10 years of on-time payments and qualified employment through a public program. I have been paying for some time now and have just been made aware that these are unfounded and false promises. --- Fair Resolution: That I am compensated for the amount of money I have paid into this deceitful company and be allowed to enroll in a government program repayment system that's similar to what I was originally promised with year(s) that I have already committed to being taken into consideration. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
154	97378267	07/02/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Dealing with your lender or servicer   Don't agree with the fees charged --- What Happened: I signed up with Ameritech Financial back in October of 2017 for the student loan forgiveness program and was approved. However, I was being charged \$235 a month for the first seven month for what they called are fees for the services and was told I did not owe anything on my student loans for a year and reapply again in January. Now after the seven months have passed, I have been paying \$99 a month. --- Fair Resolution: I would like a full refund of the money so I can apply it towards my student loans.
155	97378308	07/02/2018	Ameritech Financial Ameritech Financial University of California-Santa Cruz	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: I was told on September 23, 2016 by Ameritech Financial that I was qualified for a student loan forgiveness program. They told me that I would pay minimum payments every month as long as I was part of a non-profit company, as long as I continued to make those payments after 10 years the remainder of my student loans would be wiped away. I just recently received a letter in the mail from the Federal Trade Commission warning me that the company had been sued for deceptive practices. It explained that all the payments that I made around \$108 per month to Ameritech Financial, starting in September 2016, have not gone towards my student loans and they are not making payments back to my loan servicer, which is Nelent. What I am worried about now is that my credit and personal information is going to be effected in the future. --- Have contacted: CC Issuer --- Fair Resolution: I would love that Ameritech Financial give me a full refund on my past payments. Cancel my accounts and get rid of all of my personal information. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
156	97378320	07/02/2018	Ameritech Financial Ameritech Financial Manhattanville College	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: I enrolled in a loan forgiveness program with Ameritech Financial last year. I was told it was a 10 year program and income driven. They have been charging \$82 out of my account, each month. I thought this was going towards my student loans, but wasn't. I received a letter from the Federal Trade Commission telling me this company, Ameritech Financial, is a scam and are performing deceptive practices. They are currently under a lawsuit in court, by the Federal Trade Commision, and I am hoping to get my money back and anything else that can help me. --- Have contacted: CC Issuer --- Fair Resolution: Receiving a full refund and canceling my account. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
157	97378453	07/02/2018	Ameritech Financial Ameritech Financial Ashford University	CFPB Issue Type: Struggling to repay your loan   Can't get other flexible options for repaying your loan --- What Happened: I have been making payments to Ameritech Financial for over 2 years now toward what I thought was my student loans. I get a letter today from the USA Federal Trade Commission saying that none of the money that I have been sending to Ameritech has been going to my student loans. Is there anyway that I can get all this money back that I have been sending them? --- Fair Resolution: Refund all my money that I have sent you these past 2+ years. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
158	97378461	07/02/2018	Ameritech Financial Ameritech Financial Indiana University-Bloomington	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: I received a letter from the FTC regarding a pending lawsuit between them and Ameritech Financial. I tried contacting Ameritech directly but was unsuccessful. I have been making monthly payments to them for almost two years! I am very confused on what steps need to be taken. --- Have contacted: CC Issuer --- Fair Resolution: A full refund for every payment I've made to Ameritech and setting up a new payment plan for my loans. I have also gained several hundreds of dollars worth of interest on my loan due to the payment plan THEY put me on. I would like them to re-pay all the interest to date and any other fees/payments that will be associated with setting up the appropriate plan --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
159	97378497	07/02/2018	Ameritech Financial Ameritech Financial University of Cincinnati Main Campus	about your loan --- What Happened: I received 2 letters in the mail in October of 2017 addressed to me saying "ATTENTION STUDENT LOAN PAYMENT DEDUCTION AND FORGIVENESS" saying I needed to contact them and that program would "save me thousands on my student loans" These letters were from "student loan department" therefore I was thinking it was from my student loans... anyway I called the number and they explained their company was AMERITECH FINANCIAL. I was on the phone with them for about 2 hours and the girl "Lauren" explained to me that this program would help me save on my monthly student loans and pay them off faster. She told me that they consolidate everything so it's one loan. I asked if I would still be using fedloan and paying my monthly student loan bills and she told me yes and that everything is funneled through them. She told me what I was paying them will be towards/ paying my student loans monthly and that was not the case at all. I don't know if this girl was new and didn't know what she was doing or if she was pursey giving me inaccurate info. She read her "scripts" but I asked many questions and was confused.. I asked her several times about the monthly payment and if this was paying for my student loans and she told me it was.. she took all of my personal info. (Because she told me she working with fedloan.gov and was changing my student loan payment AMOUNT to help me in the long run and pay them off faster than what I was currently paying.. she explained this program was to help me pay my loans off. She didn't say I was paying for doc prep services or other "services" She told me my new student loan monthly bill would show up as "RAMPT" on my bank statements for my "new student loan payment program" I paid Ameritech \$173.00 every month from October 2017 until Feb 26th 2018.. which is a total of \$865.. One day I was speaking with my fed loan about something and they mentioned that my student loans were not being paid since October and we're on "Forebarence" I was shocked and confused explaining to them that Ameritech told me that the \$173 every month was going towards my monthly student bill/ payment and the fedloan lady explained that is not true.. I called Ameritech and canceled everything with them and changed my password and account info with my fed loan counselor.. so Ameritech could not be in any contact with my accounts etc. I was furious and asked for a refund and the man jsut tried to get to me stay with with their company and wasn't doing anything about any sort of refund, he explained that

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
160	97378543	07/02/2018	Ameritech Financial Ameritech Financial Capital University	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: I contacted Ameritech Financial in Oct. of 2016 per a piece of mail delivered to me stating they could help me repay my loans and ultimately reach loan forgiveness. I spoke with a representative named Whalen Sweat who walked me through a 2-hr phone conversation in which he assuaged my loan anxieties, stating the company would have me pay rates which would reduce over the course of 10-15 years that were based on my income. I initially paid something like \$100 and thereafter have been making payments of \$82 for about 2 years. The company led me to believe that my payments were investments to pay off my loans and that the government couldn't really help me like they could. I recently received a letter from the Federal Trade Commission detailing a law suit made against this company. Thus, I am filing this report. I am currently waiting to hear back from Ameritech to cancel my account and demand a refund. The number listed on their documents is no longer in service. I called them using a number on my voicemail; they had called me on June 6 telling me I needed to sign a contract to approve debits. I did so. I have, up until this moment, felt comfortable with Ameritech because once I settled business with them, I would receive monthly emails from Great Lakes Borrowing Co. stating that I owed them \$0.00. Since gaining this knowledge, I called Great Lakes who explained the fraud taking place in the same words as the FTC. --- Fair Resolution: I demand that Ameritech Financial refunds every penny I have paid them over the course of the last two years so that I may truly attempt to pay off my student loans. I also believe that this pathetic company should compensate me for their deception so that I may have a chance in hell to pay off my federal loans. I thought I was doing right by my federal loans all because of Ameritech. I was under the impression that these payments were going toward my loans. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
161	97378570	07/02/2018	Ameritech Financial Ameritech Financial Morgan State University	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: I was contacted by Ameritech regarding student Loans from Coppin and Morgan State Universities. Brandon Frere asked for two monthly payments of 234.00. After I signed an agreement, I didn't feel comfortable with Ameritech and I called to cancel payment and also contacted the credit union. Thank you --- Have contacted: CC Issuer --- Fair Resolution: I am asking for a refund of money paid to this false advertised company. This is the first time I 've been involved in a scam and it doesn't feel good. That why I do no like handling business on the phone, I prefer to visit the office and see the actual service being provided. Thank you --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
162	98197396	07/02/2018	Ameritech Financial	Last year in July of 2017, prior to only repaying my loans back to Navient and Nelnet, I was contacted by Ameritech who blatantly lied to me about consolidating my loans. They took my hard earned money and had my paying a monthly charge of \$137 and promising me a 12-month deal afterward for only \$99 a month saying my loans would be forgiven. Ameritech scammed me out of \$1,903 and added an additional \$6,000 to my loan! --- Additional Comments: I want all my money back, including the \$6,000 charge to my loan amount! I paid \$1,903 plus another \$173 (July 2018 payment) that will have been added by the time this complaint is in effect totaling \$2,076.
163	98605063	07/02/2018	Ameritech Financial	About 2 months after signing up with Ameritech Financial I discovered that none of the payments I'd made were going toward my student loans. Instead they were going to a fee for the company's services. After learning this I spoke with a supervisor and asked that they cancel my account. I was told that they would cancel my account, but I would not be getting a refund for the payments that I'd already made. Today I received a letter from the Federal Trade Commission that this company is facing a lawsuit because of other clients were deceived. I am extremely disappointed with this company and I would very much like a refund for the payments I have already made. --- Additional Comments: I would like a refund for the payments I have already made.
164	97347826	07/03/2018	Ameritech Financial	Consumer received a letter from Ameritech Financial consumer contacted the phone number provided and it is a busy signal. Consumer was looking for student loan consolidation and found them on the internet. Consumer thought she was paying 235 dollars towards her student loans. Consumer has paid 1410 dollars to them. UPDATE: 7.3.2018, consumer states she called Ameritech Financial to cancel the membership and asked for a refund. They refused saying they delivered on their services. Consumer stated that Ameritech Financial told her that the FTC was not helpful in rectifying or educating them on what they can do to comply. [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
165	97352642	07/03/2018	Ameritech Financial	I received a card in the mail for student loan forgiveness at a time where it seemed like there was little relief or hope in sight. I called and spoke to a very charming young man named Justin Ennis. I told him of my struggles and he told me it was simple. I can pay toward my loans and the balance would be forgiven in 10 years. we went through all of my information I signed all paperwork and the fees became coming out. I felt relieved it felt like I finally took a step forward in taking care of these loans for the long haul. for a while I did not hear anything I assumed they were doing their job. After a while I began getting notices again for my loans being delinquent. I called a few months ago after paying for almost over 2 years to cancel my membership the monthly payments did not seem to be working. No amounts were decreasing. I was talked to for 30 minute to try and convince me to stay and they were very insistent. I followed through with the cancellation. Today I receive paperwork saying it was a scam. I am absolutely devastated. and disgusted. It is bad enough the stress of having to pay back amounts with astronomical interest rates. you are just a figure nobody cares about your circumstances or things that may come up family matters, death, injury, struggles. So to already know that and reach out with the intent of robbing what little many of us have as is its utterly heartbreaking. Try to move forward and have essentially taken 10 steps back that 5K plus could have paid off two of my loans in full. Now back to square one. with less than before. UPDATE: 7/3/2018 Consumer called to report that the company phone number is no longer working. [REDACTED]
166	97364737	07/03/2018	Ameritech Financial	I received a letter from the Federal Trade Commission stating that Ameritech Financial has been sued for deceptive practices. I am really angry that my monthly payments were not going towards my student loans. I have made multiple payments without knowing what was really going on. I do not know where my money is going and I want a refund. I was not aware of this situation until I received this letter.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
167	97364831	07/03/2018	Ameritech Financial	FEBC. I had believed the notice where they were saying they could help reduce my student loan payment and filed the government forms. I had realized within the first 30 days of my loans being consolidated that payments I was making to their company were not making my Sallie Mae student loan payments go down. I know they weren't paying my loans. I had changed my passwords after dealing with this company and demanded a refund and to discontinue services with Ameritech and FEBC. They did grant me the refund and I haven't really thought much about it since. I think they were trying to overcharge people for "financial advice" and I asked for my money back. I saved the 7 emails from talking with these "financial advisors", but I realized I probably could have filed the student loan consolidation on my own. I was told that after 10 years of doing my public service (I am a public school teacher) that my loans would be written off...is this true? Do I still have to pay the entire balance on my student loans or was that one of their "scam talks"? Since I had received all my money back from this company, I did not think to complain to the FTC or report any type of fraudulent activity to the government. I thought they were just trying to be pushy in peddling their financial advice. There is no law against that. They even offered me Referral bonuses if I could help others lower their student loan debts. Here is one of their emails: Dear [REDACTED] Thank you for becoming a valued member of Ameritech Financial! Step 1: Visit <a href="http://www.febcp.com">http://www.febcp.com</a> and enter the passphrase \$FEBCP15 *NOTE: This passphrase is specific to your accountStep 2: Once you've entered the passphrase, create a username and password including the email you used when you initially signed up with Ameritech Financial.**IMPORTANT: Your Member ID # is [REDACTED] Enter this number in exactly as it appears in this email.Step 3: Check your email to confirm your accountAnd that's it! You now have access to a massive archive of forms, documents, and calculators, along with access to an electronic copy of the Student Loan Financial Education Kit. and much more!Please feel free to contact me with any questions. Thank you!Paden Smith1-800-792-8621 ext 122paden.smith@ameritechfinancial.comNOTICE: The information contained in (and linked to) this e-mail is intended only for the personal and confidential use of the designated recipient(s) named above. If the reader of this message is not the intended recipient, you are hereby notified that you have received this document in
168	97364834	07/03/2018	Ameritech Financial	I have been paying Ameritech Financial Services a reduced student loan monthly payment for the last year and a half. I was under the impression this reduced amount was going towards my student loans but come to find out it was all a scam via the letter I received from the FTC. The company was very deceptive in their actions and need to be sued. Individuals like me trusted them and they took our financial information, collected money and did what they wanted. So, yes I would like a refund of my money and see this company go down.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
169	97364863	07/03/2018	Ameritech	I have been paying Ameritech Financial for almost 2 year a total of \$173.00 per month drafted from my checking account the 7th of each month. Ram servicing is there 3rd party billing merchant that draft the money each month. They inform me that going through their company I am offered service to get student loan forgiveness and low loan repayment. I also pay Greatlakes \$30.00 a month for my student loan.
170	97364866	07/03/2018	Ameritech Financial	I was informed about Ameritech Financial around March of 2017. I contacted them and was told by one of their representatives I will need to pay \$103 a month and out of that \$103, \$20 will go towards my loan. I was told by the representative and her supervisor who approve the transaction that in two or three years my student loan will be forgiven. Other-Other Update
171	97364918	07/03/2018	Ameritech Financial	The company that I contacted was to help me with a repayment plan for my loan. I paid them through another service called RAM - Reliant Account Management. I paid this company around \$80 dollars a month. I just cancelled my account following up with the letter I received in the mail about AMERITECH FINANCIAL being a scam. I tried to close and cancel my account but I couldn't reach anyone. I put in all the information that I have as well as the representative I spoke with regarding my information. I would like to receive a refund but I don't think I will be able to.
172	97364942	07/03/2018	Ameritech	Consumer stated that he currently has Ameritech taking \$82 per month out of his checking account for the past 8 months or so. Consumer had to pay \$90+ to get it started via debit card promises of a student loan forgiveness. Consumer received letter from FTC and learned that they were taking action against Ameritech.
173	97364948	07/03/2018	Ameritech Financial	Consumer received a letter from FTC about Ameritech Financial and wanted to file a report.
174	97364955	07/03/2018	Ameritech Financial	Consumer was contacted by Ameritech Financial which she signed up with a 10 year loan forgiveness plan. Consumer was paying them 230 dollars for 6 months and then 100 dollars for the next 10 years.
175	97364971	07/03/2018	Ameritech Financial	Consumer received a letter from the FTC about Ameritech Financial. Consumer stated they called her on her phone about their services. Consumer paid them \$100 every month from her bank account. Consumer couldn't remember the total amount she paid to them.
176	97364977	07/03/2018	Ameritech	Consumer states that she received a letter from us about an action against Ameritech. Consumer states that she has been paying them a monthly fee since the beginning of 2016.
177	97364993	07/03/2018	Ameritech	The consumer signed up for debt consolidation services with Ameritech. The consumer has been paying them monthly for services he is not receiving.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
178	97364998	07/03/2018	Ameritech Financial	Consumer received a letter from the FTC for the Ameritech Financial consumer has not had any problems with them but is concerned they have not been paying her loan. Consumer states that she has paid \$1,150 via debit automatic transaction.
179	97365001	07/03/2018	Ameritech	Consumer states she got a letter from the FTC on 07/02/2018 about Ameritech and she signed up with them on 01/2016. She pays 207 for 11 months for 2277 and then she pays 99 a month for 1287 for a total of 4158 by auto draft.
180	97365012	07/03/2018	Ameritech financial	Ameritech financial promised they would pay off my student loans and in return i would pay \$99 fee every month but no money has been put towards my student loans since i started. i had sent out my personal tax information by mail they claim to have never received. i feel this is a scam and i have received a letter from ftc stating it is so. my balances have now gone up on my student loans as of this year reporting on my credit and damaging my credit score. Other-Other Update
181	97365023	07/03/2018	Ameritech	Consumer got a letter from FTC about Ameritech and wanted to file a report.
182	97365040	07/03/2018	Ameritech Financial	Consumer received a letter from Ameritech Financial offering to reduce her student loan debt. Consumer was asked to verify information regarding her student loans and bank account information to set up a payment plan. Consumer did comply.
183	97365054	07/03/2018	Ameritech Financial	Consumer has rec'd an FTC v. Ameritech letter. He has tried to contact the company with the number on the letter to cancel his membership and try to get an refund. He did not get any response. He has contacted his bank and they are going to charge him a \$30 fee to stop the debit on their end.
184	97365095	07/03/2018	Ameritech	AMERITECH: The consumer rcv'd the letter from the FTC about the Ameritech case. They never paid her paid her loan. The consumer may paid about \$1944.00 to them.
185	97365099	07/03/2018	Ameritech Financial	I received a letter from FTC stating that a lawsuit was filed against Ameritech Financial or a related company, financial Education Benefits Center (FEBC) that was in connection with my student loans. They told me it was a repayment option that would lower my monthly bill and repay faster due to lowering the interest. I have been paying \$99.00 a month now for at least 2 1/2 years and my balance with the federal student loan department has not lowered at all. THey will not answer any of my phone calls to cancel the memembership or get a refund as the letter from FTC states to do. I am not sure what to do at this point. I am single mother that can't afford to be taken advantage of.
186	97365102	07/03/2018	Ameritech	Consumer got a letter from FTC about Ameritech and wanted to file a report. Consumer wanted to ad that they wanted to send out a form that they were going to debt his account and consumer felt funny about.
187	97365132	07/03/2018	Ameritech	Consumer got a letter from FTC about Ameritech and wanted to file a report.
188	97365138	07/03/2018	Ameritech	Consumer states she obtained services with Ameritech on 02/2018 stating they work with US Department of Education. Consumer states she has paid about \$ since 03/01/2018. consumer will call back with the amount she has paid.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
189	97365144	07/03/2018	AMERITECH FINANCIAL	AMERITECH FINANCIAL: The consumer rc'd the Ameritech letter from the FTC. The consumer stated that when she was unable to pay they took from her acct and caused her bank acct to charge late fees on other accts. The consumer may have paid them \$1704.00.
190	97365157	07/03/2018	Ameritech	The consumer hired Ameritech Financial to help consolidate his loans. The consumer was under the impression that his payments were going towards his loans.
191	97365159	07/03/2018	Ameritech	The consumer wanted to file a complaint against AMERITECH for misleading her with their payday loan process. The consumer stated that she loss \$1000 with the company.
192	97365172	07/03/2018	Ameritech	Consumer called to be included in the suit filed by the FTC against Ameritech for charging illegal upfront fee and filed to deliver on their promises to enroll people into a government program that they claimed would permanently lower monthly loan payments or result in total loan forgiveness.
193	97365185	07/03/2018	Ameritech Financial	In early 2016 I began receiving postcards in the mail regarding student loan consolidation but more importantly the various post cards discussed helping workers who qualified for the Public Service Loan Forgiveness (PSLF) program. I had reached out to my lender who stated they don't participate in this program even though I did qualify for the program. I reached out to Ameritech Financial, on the phone calls with them they assured me they would help me with the loan, the paperwork to apply for the PSLF and anything associated with the school loan process. I had already paid on my student loan for 9 years. When I signed up with Ameritech they put my loan in forbearance, charged me \$207 for 10 months and then \$99 until I stopped that earlier this year. I stopped when I realized that what they did was buy and sell my loan. Granted they signed me up for Fed Loan which was the right lender but my clock began again (pay another 10 years with interest), plus pay their fee. I still have the original paperwork if you would like a copy. This was the biggest rip off I have ever seen, because of how they actually hook you in the set up calls. All went well for the first year, but by the second year it went downhill. When I canceled the membership payment, I got nasty calls so I began paying again. Earlier this year my mother saw something and began looking into my accounts and she was the one that told me to cancel my payments to Ameritech. I am so happy to learn the FTC is involved with this case, I am happy to supply additional information if you require it. THANK YOU [REDACTED] [REDACTED] Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
194	97365221	07/03/2018	Ameritech financial	hi i enrolled with ameritech financial and they have been taking money from my bank account for 6 months. the money was suppose to go to pay towards my daughter's student loan but they took my money and never paid anything to the loan provider UPDATE 7/3/18: Consumer called back to report that Ameritech does not answer his calls. [REDACTED]
195	97365230	07/03/2018	AmeriTech Financial	I recently received a letter from the FTC stating that the company AmeriTech/Financial Education Benefits Center (FEBC), which has been assisting me in my student loan forgiveness program for the past two years, has been sued for deceptive practices. Upon recommendation from a colleague at my school, I contacted AmeriTech to begin the Income Drive Repayment plan of loan forgiveness for those in public service (I am a public school teacher). I have paid AmeriTech/FEBC more than \$3,500 during the past two years. Each month they deduct \$99 from my checking account to provide services. However, if this is a service that is free to me I would like them to reimburse me at least the \$1,000 fee I paid upfront, if not all of the money I have paid them. I am aware they do not make payments on my behalf or that the money I have paid them goes towards my student loans. But if they have taken money from me unnecessarily and if it is able to be reimbursed I would like that to occur. Please advise on what steps I need to take further. Thank you so much.
196	97365233	07/03/2018	Ameritech	I used this financial institution to pay my student loan down for about 6-8 months at 282 dollars a month between 2016-2017. It is possible that my funds were misappropriated, and not toward smy student loan debt.
197	97365236	07/03/2018	Ameritech Financial	Consumer states that he received a letter by mail from Ameritech Financial. Consumer states that he had service with them a year ago and lost \$300 which he agreed to pay with his Debit card. Consumer states that he only made one payment after noticing they were not going to do more than what he was able to do himself. Consumer states that they never made the payments to his loan they promised.
198	97365239	07/03/2018	Ameritech	Consumer received a letter from FTC regarding that a case has been filed against Ameritech. Consumer was getting help to repaying her student loans.
199	97365244	07/03/2018	Ameritech Financial	Consumer was contacted by Ameritech Financial offering him to reduce his student loans, he noticed his balance did go down with Nel Net which is consumers loan servicer. Consumer paid them 82 dollars a month and has gone down to 67 dollars, consumer also paid a one time fee.
200	97365248	07/03/2018	Ameritech Financial Benefits Center	Consumer received a letter from the FTC about Ameritech Financial. Consumer received a letter from Ameritech and how they could lower her student loan debit. Consumer sent them %50 a month for the last 2 years.
201	97365256	07/03/2018	Ameritech	Consumer wanted to be included when the final dispositions are done against Ameritech Financial. The consumer has therefore filed a complaint.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
202	97365266	07/03/2018	Ameritech Financial	onsumer received a letter from Ameritech Financial offering to reduce his student loan debt. Consumer was asked to verify information regarding his student loans and bank account information to set up a payment plan. Consumer did comply.
203	97365355	07/03/2018	Ameritech Financial	Consumer reports that she received a letter on 07/03/2018 on a lawsuit filed against Ameritech Financial. Consumer reports that Ameritech Financial has taken out \$108 each month. Consumer reports that she has attempted to contact them yesterday for a refund and keeps on hanging up on her. Consumer reports that they promised to enroll her into a government program that they claimed would permanently lower monthly student loan payments or result in total loan forgiveness.
204	97365370	07/03/2018	Ameritech Financial	AMERITECH COMPLAINTS: The consumer rc'd the Ameritech letter from the FTC. The consumer is calling the PH# on the letter to cancel membership with Ameritech, but the consumer is getting no response.
205	97365415	07/03/2018	Ameritech	Consumer has rec'd a flyer in the mail from Ameritech Financial and called to enrolled for their student loan services. She was paying for their services since 12/16 and has stopped making payments to them 3 months ago. She had contacted Fed Loans and discovered that they had not been receiving any payments from Ameritech and didn't know who they were. She has also contacted her bank and stopped payments.
206	97365453	07/03/2018	Ameritech	Consumer stated that she received a letter from Amitech Financial offering services and she contacted them consolidated. Consumer stated she paid \$82 monthly for 13 months a total of \$1066.
207	97370459	07/03/2018	Ameritech Financial	At the time, I was told by Alayna Miley that the service would forgive my remaining student loan balance after 20 years of paying \$99/month. Also, I was charged \$257/month for the first 6 months of this plan (starting 2/5/2016).
208	97370465	07/03/2018	Ameritech	Consumer reports Ameritech has been deducting money out of her bank account for over 2yrs. And never deliver on their promise to have her interest rates lowered.
209	97370518	07/03/2018	Ameritech	Consumer is calling to report that he contacted a company named Ameritech after coming across their website. Consumer wanted help with his student loans. Consumer was told to make a payment of 99 dollars a month in order for them to consolidate his student loans. Consumer has been making payments for 3 years for a total of 3564 dollars.
210	97370519	07/03/2018	Ameritech	Consumer reports Ameritech Financial called her to offer her help to lower her student loan debt payments, consumer proceed and has done monthly payments for about a year an half. She thought the payments were going toward her debt but they did not make any payments on it. Call dropped UPDATE: 7/3/2018 Consumer called to finish report. [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
211	97370524	07/03/2018	Ameritech	The consumer wanted to file a complaint against Ameritech Financial for misleading their on their student loan process. The consumer stated that he paid the company \$2376 over the course of two years.UPDATE 07/03/2018: Consumer is calling to report that he is unable to get in touch with Ameritech. Verified consumer was calling correct number. Advised consumer to continue contacting Ameritech . [REDACTED]
212	97370528	07/03/2018	Ameritech Financial	Well...It thought the experience was good until I got the notice in the mail. I was contacted by the company by mail in 2017. They told me I could reduce my debt by more than half. The final would be 28,560 all said and done. I was on a 20yr plan. I had to do an initial 11 payments of \$207.00 and after the first 11 months of \$207.00 it then lowered to \$99.00 a month for the remaining 20yr term.
213	97370544	07/03/2018	Ameritech	Consumer is calling to report that she was contacted by phone by Ameritech offering their services to consolidate student loans. Consumer contacted them and set up payment plans with the company. Consumer states that she has paid \$820 total. Update: [REDACTED] The consumer reports she has called to get a refund and no one will answer. 07/03/2018
214	97370563	07/03/2018	Ameritech	Consumer is calling in to file a complaint against Ameritech. He has had them for 1 year and has paid them \$1296 so far.
215	97370589	07/03/2018	Ameritech	The consumer wanted to file a complaint against Ameritech Financial for misleading their on their student loan process. The consumer stated that he paid the company \$3636 over the course of two years.
216	97370593	07/03/2018	Ameritech Financial	Consumer reports they received a letter from the FTC regarding Ameritech Financial.
217	97370596	07/03/2018	Ameritech Financial	
218	97370601	07/03/2018	Ameritech	Consumer states she got a letter from the FTC on 07/02/2018 stating that Ameritech had fraudulent services she is involved with. She signed up for Ameritech on 03/15/2016 and she pays 257 for the 1st 4 totaling 1028 and 99 for the remainder for 2178. The payments are being withdrawn automatically.
219	97370663	07/03/2018	Ameritech	The consumer hired Ameritech Finance for debt consolidation. The consumer was under impression her payments were going towards her lender.
220	97370671	07/03/2018	Ameritech Financial	Consumer received a letter from the FTC about Ameritech Financial. Consumer found out about Ameritech when they called her phone. Consumer sent them \$88 dollars out of her bank account. Consumer received emails from them and wanted her to fill out information. They took payments without her permission. Consumer received a phone call about a student loan forgiveness program called Melnet. They told her about Ameritech is not reliable. Consumer called Ameritech about a refund but never did.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
221	97370690	07/03/2018	Ameritech Financial	Consumer received a letter from FTC regarding Ameritech. Consumer has signed up with there memberships and has paid 410 dollars towards there services. Consumer was contacted by Ameritech over the phone. Consumer was told she would apply and she would be in a contract with them for 10 years.
222	97370693	07/03/2018	Ameritech	Consumer got a letter from the FTC and called about Ameritech lawsuit. Consumer paid approximately \$4656 in a loan servicing scheme. Consumer states he called the (800) 792-8621 and gives him options offering to leave his phone# and all operators are busy. Consumer is unable to get through and hangs up on his 3rd attempt to get through,
223	97370732	07/03/2018	AmeriTech Financial	When i first saw the add for Ameritech, they were posting on social media that student loan forgiveness was being offered by the federal govt. for Sam Houston State Students. I wasn't making much money at the time, so i obviously was interested in something like that. Especially since the ad was specifically for Sam Houston grads. When i called i just tried to gather information before signing up. Me and Brandon Pena exchanged multiple emails and phone conversations. I never was asked questions by a robot on the phone or automatic email services so after multiple discussions with him it seemed legit. After he ran the numbers, he showed me how much i would be paying on interest if i stayed with the original lender and also how much i could potentially save on interest if i signed up with Ameritech. When he ran his numbers he showed that i would save over \$10,000 in the long run if i went with Ameritech. I was ecstatic especially since they said it was a Federal Government approved company. Once i signed up i was in forbearance for about 3 months with no payment. Once i received my payment amount (\$108.00/month) i was way happier than the original \$350.00/month payment. After they consolidated my loan through Nelnet, i never saw the balance drop monthly. I started to get concerns. I made several calls to the customer service department and they reassured me that if i waited til 1 year from when i signed up that it updated annually and i would see the number go down once i reenrolled annually. I thought it all seemed to good to be true, but several times they reassured me that the reason they were able to forgive MY student loans was because "most" people always forgot to reenroll annually and that if i made sure i did, then i would cut \$10,000 off of my student loans. I am still paying my payment now and would like to know what i need to do to get out of this and if there is any possible chance of a refund for this fraud. Any advice or information would help and THANK YOU for sending that letter to me and informing me of what they were doing. I cannot thank you enough. Sincerely, [REDACTED] a broke and now extremely concerned former college student working 50 hours a week trying to make ends meet. thank you.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
224	97370753	07/03/2018	FEBC	Consumer is calling because she received a letter from the FTC having to do with the FTC VS FEBC. Consumer states that the company contacted her about 2 years ago via email or phone call offering to help her with her student loans. Consumer signed up for the service and paid the company \$99 a month debited from her bank account. Consumer has been contacted by her lender telling her that the payments are not going towards her loans.
225	97370762	07/03/2018	Ameritech Financial	Consumer received a letter concerning Ameritech Financial settlement. Consumer reports that she was promised to consolidate her loan paying of her student loan. Consumer has became aware that payments made to Ameritech Financial have not been going towards her loan. Consumer has called Ameritech Financial to cancel service and obtain refund, consumer states that there is a long hold and they never answer. Consumer reports that originally received a letter from them offering their service which she responded to. Consumer has paid \$99/month debited from her account for about 2 Years.
226	97370793	07/03/2018	Ameritech Financial	Consumer states that he has a complaint with Ameritech. Consumer states that he has been paying them a monthly fee to help with his student loans. Consumer received a letter from us yesterday asking him to stop paying and cancel his membership. Consumer did not have an amount on how much he has paid them.
227	97370823	07/03/2018	Ameritech Financial	The consumer called to file a complaint against Ameritech Financial. Consumer was contacted by Ameritech Financial regarding a loan forgiveness program. She paid an upfront fee of \$800 plus \$99/month which started on Oct. 4, 2014. Consumer called after reading the education regarding the loan forgiveness program through Ameritech Financial.
228	97370825	07/03/2018	Ameritech Unknown	AMERITECH COMPLAINTS: The consumer rc'd the Ameritech letter from the FTC. The consumer stated she paid \$99.00-\$100.00 a month. The consumer will call back with more information. 07/03/2018 Consumer is calling to report the date she first signed up with Ameritech and the total amount that she has paid them. Also consumer called Ameritech to ask for a refund and received a email response telling her that she is involved in a class action and no refund was given. [REDACTED]
229	97370858	07/03/2018	Ameritech Financial	Consumer states that she had received a letter from Ameritech Financial stating that the FTC had sued Ameritech for deceptive practices. consumer states that she has made payment each month.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
230	97370859	07/03/2018	Ameritech Financial	I trusted in this company to provide me with a lower or full loan forgiveness payment toward my student loans. I was informed that I had to pay a membership fee, and that I would have lower payments that would be going towards my student loans. I provided Ameritech Financial with my personal information for access to my student loan provider not knowing that the whole time I was being ripped off by Ameritech Financial. They were not able to provide me with any proof of payments that I had made over the course of my membership with them (Ameritech) so I can file with my taxes, and keep track of all my payment made to them over the course of time. I am very upset that there are these types of companies out there that falsely mislead innocent people like myself who just want to pay off student loan debt. Now, I have been sending out my payments every month thinking that they payments were going towards my student loans and that was false and now my loan balance accrued interest. AmeriTech Financial needs to be punished and held accountable for their misleading actions that were targeted on students and people like myself.
231	97370965	07/03/2018	Ameritech Financial	Consumer states that he received the FTC Letter in regards to the Lawsuit against Ameritech. Consumer began his membership in late 2016 - early 2017. Consumer was paying 132 dollars every month since his start of membership in 2016. UPDATE:7/3/2018 Consumer provided his email on the report. Consumer tried to call Ameritech to cancel to stop taking money out of his account. Consumer is waiting on them to call him back. [REDACTED]
232	97370970	07/03/2018	Ameritech	I was referred to Ameritech to help pay off my student loans... I contacted them in Oct of 2016 and had to pay 2 initial large payments and then 99 dollars monthly thereafter. I called and complained maybe a year later and the payment was dropped to 49 dollars monthly and is still paying. I have tried calling the company for a refund and no one comes to the line... a payment was removed today 7/3/18. How do I receive my money back I had no idea I wasn't paying on my student loans?
233	97370976	07/03/2018	Ameritech	I would like to stay updated on the case against Ameritech. I would also like to know if I can be reimbursed any of my payments and how to do so.
234	97370988	07/03/2018	Ameritech	Consumer reports she received the letter from us and wanted to be included in the suit against Ameritech because she has been making auto payments of \$50 per month and was led to believe that her loans could be forgiven but understands that this was a scam.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
235	97371009	07/03/2018	Ameritech Financial	The consumer reports that he received a letter in the mail regarding Ameritech Financial. The consumer reports they took \$300 from him every month for 2 years. The consumer reports that he had no change in his loans and how much he owed. The consumer reports he used them back in 2016. The consumer lost connection mid call. UPDATE:07/03/2018 Consumer called back to provide his contact information. [REDACTED]
236	97371025	07/03/2018	Ameritech	Consumer received a letter from Ameritech. Consumer has paid these people every month, to pay on his loans. Consumer found out that there not paying off his loan.
237	97371033	07/03/2018	AmeriTech Financial	I initially contacted AmeriTech after a referral from a friend. When i spoke to the representative, Trisha, she explained the program to me. I was explained that my montly payments would be \$99 and my payments would go towards my student loan payment. I was granted income-repayment based payment plan, which my payment was \$0 monthly. I assumed this \$99, that they were taking out of my account every month, was still going towards my student loan. I called to address this issue in February after reviewing my student loan account online and seeing that no payments were made toward my loan. I called AmeriTech and was informed that this \$99 was going towards a website that I had access to, that I never use. I have never heard of paying \$99 to have access to useless information on a website. When speaking with the representative I explained that I was informed that the \$99 monthly payment was going towards my student loans and not a website. They "audited" my initial phone and said that it was explained to me that the \$99 was for access to their website, which is a complete lie. Even if they did audit the phone call, I'm sure they aren't telling me the truth about what transpired during that call. I am very upset and feel decieved that I paid almost \$1000 for this program for paperwork and filing I could have done on my own, instead of with AmeriTech with promises of saving me \$98,000 in studen loan debt. Other-Other Update
238	97371040	07/03/2018	Ameritech Financial	Consumer states that she had received a letter from Ameritech Financial stating that the FTC had sued Ameritech for deceptive practices. consumer states that she has made payment each month.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
239	97371046	07/03/2018	AmeriTech Financial	I was contacted by Kimverky Quinones back in August 2017. She said I was eligible for student loan forgiveness and she would call me back when I'd graduated from school. We set a date for her to call me back and she did. She called me back February 1, 2017 to discuss loan forgiveness. She made it very convincing how I would be saving money, I felt like it was too good to be true, but I went ahead with everything and gave my information. The way she broke down how I was paying for my loans didn't make sense to me, but I don't know much about finances, I believed her. I was told that my payment would be based on how much I made with work. That price has changed from \$74 to \$82. I've been trying to contact them and no one is answering they're always busy, but before, I could get an answer fast. Thank you for catching this. I'm going to continue to call so I can cancel my membership and get a refund of all my money. TOPIC:Referrals
240	97371049	07/03/2018	Ameritech	Consumer has rec'd an FTC v. Ameritech Financial letter. Consumer reports that she has enrolled in their services about two years ago and has been making payments every month.
241	97371058	07/03/2018	Ameritech Financial	Consumer is calling to report that he received a letter by the FTC for Ameritech Financial. Consumer reports that he has been paying \$80 a month for a student loan forgiveness. Consumer reports that they promised to enroll him into a government program that they claimed would permanently lower monthly student loan. Consumer has recently contacted them and they are not answering or returning his calls.
242	97371062	07/03/2018	Ameritech	Consumer got a letter from FTC about Ameritech and wanted to file a report.
243	97371092	07/03/2018	Ameritech Financial	Consumer states that she hired Ameritech Financial during 03/2018 to help her reduce her student loan payments and debt. Consumer states she was told by Ameritech Financial that she was approved to have about \$22,000 taken off from her student loans. Consumer agreed to program and paid about \$144 up front and has paid \$82 for 04/2018, 05/2018 and 06/2018. Consumer believes that they told her she had to pay \$82 per month for about 10 years. Consumer has verified that no payments have been made toward her student loans.
244	97371183	07/03/2018	Ameritech Financial	Consumer states that she wanted to make a report against Ameritech because they had also taken her money for over 2000 dollars.
245	97371245	07/03/2018	Ameritech Financial	Consumer received letter from FTC for Ameritech Financial. Consumer was contacted by Ameritech for a forgiveness program, they were taking 82 dollars a month.
246	97371252	07/03/2018	Ameritech Financial	Consumer reports they received a letter from the FTC regarding Ameritech Financial.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
247	97371263	07/03/2018	Ameritech	Consumer is calling to report he received a letter from FTC v. Ameritech, which Consumer states he is very frustrated since he thought he was receiving help from them to pay off his student loans. Consumer is still receiving services from them. Consumer has paid more than \$1000 for fees, and pays \$99 a month which it is removed from his Checking account every month since 09/2017. Consumer received a letter stating they could help him with his student loans and then he contacted them. Consumer was also in contact with e-mail address: lauren.gilkison@amertiechfinancial.com. 07/03/2018 Consumer is calling to report that he paid the company \$1831. [REDACTED]
248	97371265	07/03/2018	Ameritech Financial	Ameritech offer debt forgiveness but I had to pay them a fee....This was going to reduce my monthly payment from 500.00 a month to 200 the first year than 99 from there after....there was a time for six months that Ameritech didn't file paperwork and the goverment call me for pass due payments....They are taking out payment form my banking account and have full control of the my loans...I know they are not paying off my student s loans.... Other-Other Update
249	97371278	07/03/2018	Ameritech Financial	Consumer is calling on behalf of his wife. Consumer received a call from Ameritech Financial offering to reduce her student loan debt. Consumer was asked to verify information regarding her student loans and bank account information to set up a payment plan. Consumer did comply.
250	97371307	07/03/2018	Ameritech	Consumer received a letter about the Ameritech. Consumer stated that she paid some money every month since 2016, to Ameritech. The consumer received the letter from FTC. Consumer didn't know that, they were not paying her loans.
251	97371322	07/03/2018	Ameritech Financial	The consumer is reporting received a letter about Ameritech from Us. They advertised on Facebook about reducing student loan. The consumer said started paying them and had paid Ameritech between \$2000-\$3000.
252	97371392	07/03/2018	Ameritech	Consumer reports she was referred to Ameritech through a friend, so she signed up with them and has paid over a year and learned they didn't apply anything toward her loan.
253	97371411	07/03/2018	Ameritech	Consumer has rec'd an FTC v Ameritech letter in the mail. She enrolled in their plan to help her with her student loan. She has been making payment since 1/17 in the amount of \$108 a month.
254	97375778	07/03/2018	Ameritech	Consumer called because he received a letter in the mail regarding Ameritech. Consumer states that he has been making monthly payments to Ameritech since 2012 of 87 dollars.
255	97375781	07/03/2018	Ameritech	Consumer reports that she got a letter from FTC concerning the Ameritech lawsuit. She has sent them approximately \$320 and they have not paid any student loans. Caller responded to an ad on Facebook and they contacted her with a spoofed number.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
256	97375790	07/03/2018	Ameritech	The consumer wanted to file a complaint against Ameritech Financial for misleading their on their student loan process. The consumer stated that he paid the company \$1425 over the course of two years.
257	97375834	07/03/2018	Ameritech	Consumer stated that he received a letter from FTC about Ameritech Financial, and there is a lawsuit against them. Consumer stated he paid \$108 monthly, a total of about \$2000 to pay off his student loans in ten years.
258	97375844	07/03/2018	Ameritech	When I had Ameritech "help me", I did not realize that I was working with Fedloan, which is a government program. That means it is a free program. I qualified for Public Servant Loan Forgiveness program since I am a teacher. I paid Ameritech from March 2016-August 2016 for a free program. I paid \$179.01 to get started in March. Then, I paid \$207 each month from April to August. I did call to cancel in September. They told me that there were no refunds and that I will be losing their assistance which may cause me problems with my student loans. Again, government program for public servants. The company was lying to me again. I lost over \$1200. I do not remember who I spoke with at the beginning or the end since I did this in 2016. It would be fabulous to get a refund, but again they told me that it was not possible in 2016. I called Fedloan in September to make sure this is a government program and if it costed anything. Fedloan associate told me that the program is free. I got tricked.
259	97375897	07/03/2018	Ameritech	Consumer received a letter from The Federal Trade Commission Center regarding a case taken against Ameritech. She was told that they could help them enroll in a government program to reduce their monthly student loan payments or get a total loan forgiveness. She found out the she loan has been put on forbearance and they have been keeping the money. Consumer called her loan provider and found out that no forms had been filled out on her behalf. She has told that \$235 would be taken out for 6 months and \$99 would go towards her loan.
260	97375907	07/03/2018	Ameritech Financial	Consumer reports they received a call from Ameritech Financial offering lower monthly payments on their student loan. Consumer reports they requested for a fee. Consumer complied. Consumer reports none of the payments went towards the loan.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
261	97375949	07/03/2018	Ameritech Financial	I was referred to Ameritech Financial on January 4, 2017, by a close friend. And on the same day, I spoke with the representative to enroll. So from the end of January to the end of March of 2017, a payment of \$287.00 was drawn from my bank account. From April to June of 2017, \$188 was drawn from bank account. And every month up until July 2, 2018, \$99 was drawn from my bank account in efforts towards a student loan forgiveness program I just recently (on July 2, 2018) made aware of the company's deception. Therefore, over the past year and a half, I have paid a total of \$2,613.00. Other than the monthly withdrawal from Reliant Account Management (RAM / DEBT - PMT drafted on their behalf), I have not had any further contact with the representative or other correspondence. Overall, it is very disappointing to find out that my efforts over the past year is not being accounted for.
262	97375958	07/03/2018	Ameritech Financial	Consumer received a letter from the FTC about Ameritech Financial. Consumer stated they had his payments very high to cover the cost. Consumer stated they were offering the services to help pay off his student loans but they didn't do so. They told him that he needs to send \$23 a month out of his bank account. Consumer was looking online for services and they called him.
263	97375964	07/03/2018	Ameritech Financial	Consumer states she received a letter from the FTC regarding a lawsuit against Ameritech Financial. Consumer states she would like to tell FTC about her experience. Consumer states she received a letter from Ameritech Financial offering to help her lower her monthly payment on student loan. Consumer states she believes she then contacted them, consumer states she was asked to pay an up front fee of \$200. Consumer did pay this money. Consumer states she has been paying \$100 a month but her monthly payments started as high as \$222 and then began decreasing month to month and now pays \$99 a month.
264	97376062	07/03/2018	Ameritech Financial	Consumer states she has had services with Ameritech Financial since 09/2017 and has paid \$1200. She was informed the money has not been used to pay her debt.
265	97376114	07/03/2018	Ameritech Financial	Consumer reports Ameritech Financial did not help her lower her student loan payments, consumer thought they were making payments to her debt but they have not. Consumer has paid them for about two years but does not know the total.
266	97376127	07/03/2018	Ameritech Financial	Consumer reports receiving a letter from the FTC in regards to the FTC v. Ameritech Financial lawsuit. Consumer states that she received a phone call from Ameritech Financial offering student loan forgiveness. Consumer states that she was told that if she paid a certain amount of money her loans would be forgiven. Consumer states that the company has not done what they said they would. Consumer has paid the company approx. \$3400.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
267	97376148	07/03/2018	Ameritech Financial	I was contacted by Ameritech Financial via mail saying that they were a loan forgiveness program. I ignored the first mailer then then sent me a second one. I decided to call and see what it was all about. They said since I work in not-for-profit and in health care they could get half of my student loans forgive in ten years. I decided sign up for it. I am currently in my second year with this program. I just got a letter in the mail from Federal Trade Commision saying there is a lawsuit against them, which is alarming to me. Looking at my nelnet account. I see that they are Defered. I am not sure what to do from here.
268	97376173	07/03/2018	Ameritech Financial	Consumer received a letter concerning Ameritech Financial settlement. Consumer reports that he has been paying for service which they promised to consolidate his loan. Consumer has been notified by Fed Loans that no payment made to Ameritech Financial has been made towards his loan. Consumer has paid \$83/month debited from his account for about 2 Years. Consumer states that he has not been able to get ahold of Ameritech.
269	97376174	07/03/2018	Ameritech Financial	Consumer reports they received a letter from the FTC regarding Ameritech Financial.
270	97376252	07/03/2018	Ameritech Financial	Other-Other Update
271	97376447	07/03/2018	Ameritech	Consumer is calling to report that he received a letter from the FTC about Ameritech. Consumer states he received a letter in the mail from Ameritech stating that they could assist him with consolidate his loans. Consumer called and signed up for their services. Consumer does not know how much money he has paid at this time. Consumer has also been making payments to Nelnet and wants to know if they are fraudulent as well.
272	97376452	07/03/2018	Ameritech	Consumer reports that she got a letter from FTC concerning the Ameritech lawsuit. She has sent them approximately \$2120 and they have not paid any student loans. Consumer was contacted by them via email and text and signed up. Consumer says that Ameritech set something up with Nelnet where she does not have to pay anything.
273	97376481	07/03/2018	Ameritech Financial	Consumer reports they received a card from Ameritech Financial offering a lower monthly student loan by being placed in a government program. Consumer reports they requested for a fee. Consumer complied. Consumer doesn't know exactly how much he has paid.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
274	97376518	07/03/2018	Ameritech Financial	I was told they could consolidate my loans. I was paying them 82 dollars a month thinking they were paying Great Lakes, which is where my loans are, but they weren't. They lied on a report to get me to have a zero balance every month with Great Lakes so it would look like they were paying them off. I called great lakes to get that situated which they did and filed a report. Then I called my bank to stop payments immediately which they did. This fraudulent company has my FSA information and my social security number. How do I go about making sure they cannot use my social security number for anything?
275	97376541	07/03/2018	Ameritech Financial	i was contacted by federal trade commission about the IForgiveness loan that Ameritech Financial set me up with and after a year they contacted me to tell me I had to submit all my paperwork again ..that is when I realized I paid them for 12 months and none of that monthly money went towards my loan. I dropped them and went back to my Fed Loan. I believe I paid \$300.00 a month for a year. I am looking for my paperwork on that loan to get the exact money I wasted.
276	97376542	07/03/2018	AmeriTech Financial	I was looking for a way to lower my payments and went online and found Ameritech Financial. I talked to them and they told me that I could get loan forgiveness on one of my debts after ten years paying on it for 10 years. Then the rest will be forgiven. I changed my mind but they kept telling me that I would be paying more if I did not use their services. After talking with them I decided it would be better. I read a report in The Wall Street Journal about income driven loans and how it affects your taxes. I called them and we got to talking about how I was setup and they told me that I was set up for 25 years, I canceled their services after I found out my monthly payment now will be \$400 more. I called Nelnet and got my payments back on line but I am not sure if I can meet my original pay off now, original payment was \$640 and now it is \$1100. When I started with Ameritech I owed \$40000 and still owe \$40000.
277	97376547	07/03/2018	Ameritech	Consumer is calling to report that he received a letter from the FTC about Ameritech. Consumer states that he contacted the Department of Student Loans and then was transferred to Ameritech. Consumer signed up for services with them and was asked for his income. Consumer has paid 179 dollars month. Consumer does not know the total amount paid at this time.
278	97376632	07/03/2018	Ameritech Financial	Consumer states that she received a letter from the FTC in regards to Ameritech Financial and the current Lawsuit. Consumer started her membership with them in July of 2017 and was paying 173/mo. and in total spent about 2100 dollars to them.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
279	97376651	07/03/2018	Ameritech Financial Fedloan Servicing	Consumer is calling on regards to a letter received by the FTC about the Ameritech Financial. Consumer reports \$173 is being deducted by Ameritech Financial since 08/2017 monthly. Consumer was reports that they enrolled him into a government program that they claimed would permanently lower monthly student loan payment or result into a loan forgiveness. Consumer reports that he is also paying \$33 monthly to Fedloan Servicing to be set into a program.
280	97383442	07/03/2018	Ameritech	Consumer received a letter from the Ftc regarding Ameritech.
281	97383459	07/03/2018	Ameritech	Consumer's wife received a letter from The Federal Trade Commission Center regarding a case taken against Ameritech. He was told that they could help them enroll in a government program to reduce their monthly student loan payments or get a total loan forgiveness.
282	97383535	07/03/2018	Ameritech Financial	Consumer received a letter from The Federal Trade Commission Center regarding a case taken against Ameritech Financial. She was told that they could cut her loans in half. She was told that she would have to pay \$88 a month.
283	97383544	07/03/2018	Ameritech	Consumer stated that she received a letter from FTC regarding Ameritech, about deceptive practices. Consumer stated Ameritech contacted her about loan forgiveness, she had to pay \$204 for 2 years and they loans with Navient will be forgiven. Consumer paid a total of \$1204 for ten months.
284	97383588	07/03/2018	Ameritech Financial	Consumer is calling to report that she received a notice in the mail from Ameritech Financial. Consumer indicates that her first payment \$300 and for 6 months \$200 and then \$150 every month after. Consumer indicates that the payment has been taken out of her account.
285	97383611	07/03/2018	Ameritech Financial	The consumer is reporting about Ameritech Financial . The consumer has been paying them to reduce her student loan and the consumer said that they have not reduce her loan. The consumer has paid them \$2376 for her student loan.
286	97383621	07/03/2018	Ameritech Financial	Consumer received a letter from the FTC regarding Ameritech Financial. Consumer has been paying Ameritech to pay for her student loans. Consumer has paid 902 dollars total towards there service. Consumer received a letter in the mail regarding there services.
287	97383643	07/03/2018	Ameritech	Consumer is calling to report he received the letter from FTC v. Ameritech. Consumer has paid Ameritech \$135 monthly and was told the \$800 for Services fee was going to be included in the loan. Consumer was told they were going to lower his student loans up to 50%. Consumer received a flyer from Ameritech and a letter offering their services which he did contacted them around 04/2018.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
288	97383673	07/03/2018	Ameritech Financial	Applied for student loan forgiveness and consolidation of student loans in February 2018, once approved the company have been receiving auto draft from my bank account that started in March 30, 2018 124.00, April 30, 2018 132.00, May 30, 2018 - 132.00, and July 2, 132.00 totaling \$520.00. received a letter from Federal Trade Commission that my monthly payment sto Ameritech and FEBC DO not go toward paying my student loans. Ameritexk does not make payment on my behal to my loan servicer, and that what I am paying them U can get for free
289	97383690	07/03/2018	Ameritech	I was searching for a company that could help lower my student payment. They took all my information and told me what the monthly cost would be and then after 4 months it was to drop down. They also said not to pay anything to FED Loan as they will handle everything. My loan wasn't getting paid and when I called Ameritech they told me I still had to pay my loan. I told them that was stupid as I am paying more than what I was and I would never have agreed to that. I told them that is not how it was explained to me. Once I got your letter I tried calling Ameritech and was put on hold and then they hung up on me. I have called my bank and done a stop payment.
290	97383714	07/03/2018	Ameritech	Consumer has rec'd an FTC v. Ameritech letter. She has enrolled with their Student Loan Forgiveness program in 2015 or 2016. She is currently paying \$99 a month. UPDATE 07-03-2018 Consumer is calling to report that she attempted to contact Ameritech and they were not able to help her cancel her membership or get her a refund. [REDACTED]
291	97383781	07/03/2018	Ameritech	Consumer reports she has been paying Ameritech \$82 monthly for over a year and hasn't received the service they promised.
292	97383786	07/03/2018	AmeriTech Financial	i signed up with Ameritech Financial under the impression that the money every month was going to my student loans. I received a letter from FedLoan saying i owe them amount and called Ameritech and they ensure that i was caught up on my payments never saying it was just monthly payments for them and not to my student loan. I later found out they never paid one bill to my fedloan account, but telling me the same information that i already knew from my fedloan account. I spoke with the customer service about what was all the money i have been paying for. Customer Service laugh and said you and alot of people thought we been paying your loans and no they dont do that. they collect money for there service and are hired by fedloan. customer service told me that the amount of money I owe was not the concern but be thinkful they have put your payment on deferred payment. they only take my paperwork and file it for me is all..TOPIC:Referrals
293	97383818	07/03/2018	Ameritech	The consumer is reporting against Ameritech. The consumer has been paying for sons student loan.The consumer does not know the amount that he has been paying. loan since September of last year.The consumer will call back with amount of money that was spent.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
294	97383830	07/03/2018	Ameritech Financial	Consumer received a letter from the FTC about Ameritech Financial. Consumer stated that she first talked to them last year. Consumer stated they deferred her loan and she stopped making payments. They did increase her payments because of how much money she is making. They were suppose to help pay off her student loans but didn't do so. They told the consumer that she will need to pay \$99 a month to help pay off her loan. Consumer received a letter in the mail from Ameritech.
295	97383863	07/03/2018	Ameritech	Consumer got a letter from the FTC about the Ameritech Complaint. Consumer sent \$900 to Ameritech at \$100/ month for a debt management program.
296	97383894	07/03/2018	Ameritech Finanical	Back in June -July 2016 I received a call from a Ameritech Financial education company representative advising how to have lower payments going toward my federal student loans and the number of repayment years will be lowered, everything sounding good, I signed up and I have been with them ever since, they call and send emails when to re-register for payment withdrawals. Now I have received a letter from FTC that Ameritech has not been paying my student loans. I called Navient Student Loan and they indicated my student loan has not been paid in 2 years. Ameritech currently withdraws \$99.00 from my account Other-Other Update
297	97383902	07/03/2018	Ameritech	Consumer states that he was scammed by Ameritech. Consumer states that he started paying them 193 a month. Consumer states that he just received a letter from asking him to call . Consumer wants to know what else he should do.
298	97383904	07/03/2018	Ameritech	Consumer reports that he got a letter from FTC concerning the Ameritech lawsuit. He has sent them money and they have not paid any student loans. Consumer saw an ad for Ameritech online and has paid them a great deal of money.
299	97383919	07/03/2018	Ameritech Financial	Consumer received a letter in the mail from the Federal Trade Commission about Ameritech Financial. Consumer stated that they didn't help with her student loans. Consumer stated that she started paying \$132 a month. Consumer received a new job and her payments changed to \$82 a month. Consumer stated that she just renewed the services January 2018. Consumer received a yellow card in the mail about Ameritech.
300	97383950	07/03/2018	Ameritech	Consumer is calling to report that she received a call Ameritech offering their services to consolidate student loans. Consumer contacted them and set up payment plans with the company. Consumer states that she has paid \$149 a month.
301	97383965	07/03/2018	Ameritech Financial	I answered a mailout where Ameritech Financial offered to help me enter the Student Loan Forgiveness Program. They promised to pay my school loan for a nominal fee and after paying for 3 years my entire school loan would be forgiven. Up to this point they have claimed to be paying the minimum payment for my school loan. They have been servicing my loan for at least two years.
302	97384011	07/03/2018	Ameritech Financial	The consumer has a complaint against Ameritech Financial, a debt settlement company for his student loan.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
303	97384023	07/03/2018	Ameritech	Consumer got a letter from FTC about Ameritech and wanted to file a report.
304	97384028	07/03/2018	Ameritech Financial	Consumer received a letter from the FTC about Ameritech Financial. Consumer thought she was paying her loan off until she received this letter. Consumer went online looking for different places to help with her student loan. Consumer found out about Ameritech and contacted them by a phone call and emails. Consumer paid them monthly out of her bank account of \$82. UPDATE: 07-03-2018 The consumer is reporting that called American Tech and when she called them to cancel her card they said they were too busy to contact them back and she called a 2nd time and they said they could not get back to her next. [REDACTED]
305	97384033	07/03/2018	Ameritech	Consumer has rec'd a FTC v. Ameritech letter in the mail. She was enrolled for seven months and paid \$82 a month. She has contacted Ameritech and asked for a full refund and they agreed to partial refund. She has canceled her services.
306	97384138	07/03/2018	Ameritech Financial	Consumer states that he received a notice in the mail in regards to the Ameritech Lawsuit from the FTC. Consumer did have a membership with the company up until two months ago but began his membership with them in May 2016 with a 207 dollar payment every month then dropped to 99 dollars in May of 2017 and cancelled his membership in May of 2018 totaling his payments to 3672 dollars. Consumer requested his money back from Ameritech in May and was argued with by a supposed supervisor and was not offered any refund.
307	97384143	07/03/2018	Ameritech Financial	Consumer received a letter concerning Ameritech Financial settlement. Consumer reports that she was promised to forgive her loan paying of her student loan stating her loan amount would be lower. Consumer has paid \$168/month for 2 years and the last 3 years she was paying 99/month debited from her account.
308	97384147	07/03/2018	Ameritech Financial	My income based reimbursement payments became too expensive for me to keep up with in the fall of 2017. I was in default. Ameritech Financial reached out to me via postal mail. I received many offers for help with loan repayment and forgiveness. Ameritech was the company I decided to call. It took several long phone calls and many, many emails to complete the process. When I asked what the different amounts of the monthly payment went toward, they told me that \$307 went toward them and \$20 went to Navient. When I asked why those were the amounts, they told me I was paying the \$307 monthly as a fee for them to act on my behalf to lower my student loan with my lender Navient. That is the way I have understood it. They led me to believe they were a service that was acting in my best interest. They have taken \$307 out of my bank account from December 2017 until May 2018. They took \$99 out of my bank account in June 2018.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
309	97384159	07/03/2018	Ameritech Financial Education Benefits Center	Consumer received a letter in regards to the FTC v. Ameritech Financial Education Benefits Center lawsuit. Consumer states that she was contacted by the company in unknown manner and the consumer has been paying the company \$82 per month and consumer states that none of the money has went to the consumer's student loans. Consumer did not have a monetary amount paid at time of report. Consumer states that the company told her that if she paid the \$82 per month for 25 years, the consumer's student loans would be forgiven.
310	97384160	07/03/2018	Ameritech	Consumer is calling because he received a letter from the FTC VS Ameritech. Consumer states that he received a letter in the mail from Ameritech offering to help him with his student loans. Consumer signed up for the companies services and has paid \$107 a month.
311	97384247	07/03/2018	Ameritech Financial	I became involved with Ameritech Financial in June 2016. I received 3 post cards in the mail prior, stating that they can reduce my student loan debt. I called the number on the card after researching the company (all reviews were good at the time). They told me if I paid \$1,227 at first, and then \$99 a month after, my loans would be forgiven after 10 years because I am a teacher. Soon after I signed up, my perkins loan was paid off and I was approved for the IDR plan for my federal student loans. Yesterday (7/2/18), I received an email that my FSA password was changed (which I never did). I logged in and changed my password to FSA and Fedloan servicing. My IDR plan request was received by Fedloan servicing on 7/2/18, which was submitted by Ameritech Financial.
312	97384277	07/03/2018	Ameritech	Consumer received a call from Ameritech telling her that they could get a student loan forgiveness. She gave her SS number and her debit card number. Consumer told her mother about the situation told her that it might be a fraud. She received a letter from The Federal Trade Commission regarding the case being taken against the company. She canceled her debit card before any money could be taken out.
313	97384300	07/03/2018	Ameritech	Consumer stated he got a letter from FTC about Ameritech Financial. Consumer state that he was contacted by Ameritech to consolidate his student loans. Consumer stated he has paid at least \$2500.
314	97384307	07/03/2018	Ameritech	Consumer reports that she got a letter from FTC concerning the Ameritech lawsuit. She signed up with their service to get her student loans paid and they have not paid any student loans. Consumer contacted them as a referral from her mother.
315	97389709	07/03/2018	Ameritech Finaancial	I received a letter from FTC stating that Ameritech does not make payments on my behalf to my student loan provider. During my contact with Ameritech I was advise my monthly payments of 287 would be paid to my student loan provider Naviant. I gave all my financial information to Amertiech including a recent tax w2. I felt I have been lied to to become a member of Ameritech.
316	97389715	07/03/2018	Ameritech	Consumer got a letter from the FTC on the Ameritech Complaint. Consumer may need to close her bank account on the bank debit draft.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
317	97389719	07/03/2018	Ameritech Financial	Consumer is calling to file a complaint against Ameritech Financial ,Financial Education Benefits Center. Consumer received letter from FTC regarding the recent lawsuit that was filed against this company.
318	97389762	07/03/2018	Ameritech Financial	Consumer received a letter from FTC in regards to Ameritech Financial. Consumer has been paying a monthly fee for his student loan consolidation.
319	97389765	07/03/2018	Ameritech Financial	I was contacted by Hollee Landreth with a great opportunity to reduce my loan payments to zero and pay them as they put it, a proposed amount over 30 years of saving \$188,700 proposed to my current amount of \$224,400. I paid \$800 down payment, (I show that on paper and would have to check bank records, than \$162 first payment, \$132 2nd-33rd payment , \$119 annually thereafter, which i instead asked them to reduce when the year was over to \$99 a month which I've been paying since. I thought it was odd when the payment name changed. They said it would be recertified annually what I would pay Nelnet based on my income. They also said after 10 years if I started working for the Government my student loans would be forgiven. When they proposed \$132 a month after the down and first payment, verses \$1100 a month for student loans, and it's currently showing 0 monthly (because Nelnet also did the income based, I was not aware thats all I had to do). I feel ignorant and scammed! ***Please advise how I get my money back? It's been a hard financial journey meeting these monthly payments and they don't even REDUCE my loan balance***
320	97389766	07/03/2018	Ameritech	Consumer states she received 2 letters from the FTC in regards to Ameritech.
321	97389784	07/03/2018	Ameritech Financial	Consumer calling to report he was part of the Ameritech Financial Scam and is calling to follow up on what he has to do. Consumer has not received the letter from the FTC regarding the steps to take. Consumer stated he came in contact through mail with them and has sent an estimate of \$2000 he states that they would take out roughly \$350 every month out of his bank account.
322	97389839	07/03/2018	Ameritech	Consumer reports she has been making payments through Ameritech for her student loan. Consumer states they refused to give her a refund.
323	97389885	07/03/2018	Ameritech Financial	Consumer reports they received a call from Ameritech Financial offering to lower their monthly rate for their student loan and cut the loan in half due to being a teacher. Consumer reports they requested for a fee. Consumer complied and paid \$100 a month.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
324	97389887	07/03/2018	Ameritech Financial	After being out of college for 13 years, I still owed a little more than \$40,000 in student loans. I received a flyer in the mail about a loan forgiveness program in 2016 and called the number listed. I spoke at length to a representative named Brianna who explained that, with their program, my debt amount including interest that would be forgiven was around \$75,000 over the next ten years. I paid an enrollment fee of \$227 then monthly payments beginning at \$207 and reducing over a period of time until my payment was finally \$99 each month which is what I currently pay. They have ALL of my info ... tax returns, bank account number for deducting payments, FSA login, etc. They changed my FSA login and every time I question anything, I am assured that they are taking care of things and there's nothing I should be doing. They also told me on the front end, that if I cancelled their services or paid anything on my own toward my loans, the contract would be null and void and that I would owe all of my loans with no forgiveness. After getting the notice from you guys, I am very concerned! Please help!
325	97389893	07/03/2018	Ameritech Financial	Consumer received a letter from FTC. Consumer states the letter was referring to the Ameritech Financial, Financial Education Benefits Center (FEBC). Consumer states they are falsely claiming the consumer was eligible for federal programs that would permanently reduce their monthly debt payments to a fixed low amount or result in total loan forgiveness. Consumer states when she has called to cancel the services. They have not taken out money from her account. Consumer states she has lost \$1300.
326	97389962	07/03/2018	Ameritech Finacial	Consumer states that she wanted to make a report against Ameritech because she was a victim of the scam. customer.service@ameritechfinancial.com Consumer states that she was told Ameritech could not give refunds.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
327	97390053	07/03/2018	Ameritech financial	I got a letter from Ameritech stating they would get my student loan debt to be forgiven. I thought the letter was an official government document. I called and was told they would reduce my loans and in 10 years my loans would be forgiven. He said my student loan monthly payment would be \$0 and all I would have to do is pay them \$173 every month for the 10 years. He explained this would wipe out all student loan debt including interest which would save me \$100,000 if i signed up. He then asked me to pay \$20 up front and then my payments of \$173 began. The phone call was rushed and he made it sound like by doing this all my student loans and interest would be forgiven. After a week I began to realize this was a scam. I called and told them I did not want to be in this program anymore. He argued with me and I asked for a supervisor. I told the supervisor this was a scam and I wanted my account closed and a refund. I was only refunded \$20. After reading the letter from FTC regarding Ameritech, I called to get my refund. The man said no, my account had already been closed. I said this was a scam and Ameritech is being sued for deceptive practices. He said this was not proven and I would not be getting a refund. I hung up the phone. This company is a total scam.
328	97390079	07/03/2018	Ameritech Financial	They spun a pretty compelling story concerning how complicated the paperwork is to get enrolled in a federal income-based repayment plan, and that it was almost impossible for a layman to do it without help. They then lied when they told me what my payments would be. I later found out that I actually qualified for a \$0 payment during the time I was enrolled with them, but they charged me something like \$270 per month. I had no idea the money I was paying them was not going to my debt at all. I can't really remember now how I found out the truth about the nature of this company. When I demanded to be disenrolled from their program, they actually pitched a pretty hard sell to try and keep me as a customer, claiming that I could actually get in legal trouble if the paperwork wasn't completed correctly. They finally gave up when I told them that I reported them to the Department of Education and that I was going to file a complaint against them. In total, I think I gave them close to \$2500 dollars that were completely unnecessary. It was essentially theft. Also, if you recall, I qualified for a \$0 payment for my student loans based on my poverty level income, which meant that I was very poor at the time, and could barely pay my rent, so this theft was exceptionally damaging to me at the time. I would really like to find out that there is a class action suit against them, and that I could get my money back. Either that or I would like to find out that at least some people went to jail over this. This was extremely evil of them to prey on people who were already exceptionally vulnerable. I really hope you crucify them to the fullest extent possible. Thank you.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
329	97390094	07/03/2018	Ameritech	Consumer states that she/he received a letter from the FTC stating to be suing Ameritech due to deceptive practices, consumer states he was offered assistance with reducing his student loan from Ameritech. Consumer states that he was told if he paid \$150 a month, they were able to forgive her loan. which he found out that no payment was going to his student loans. consumer wants to know how he can retrieve her money and where to receive additional information.
330	97390112	07/03/2018	Ameritech Financial	Consumer states that she received a letter in regards to Ameritech Financial and the lawsuit against them. Consumer has been a member with them since June 2017. Consumer called Ameritech and was told that someone would get back with her in regards to her request to cancel and her refund. Consumer has paid in total 2055 dollars. (((Consumer had a question about the chances of taking a settlement with Ameritech effecting possible payout with the FTC if a refund is administered by the FTC at the conclusion of the case, Consulted a C2 and spoke with Mona and was instructed to have the consumer call back in the afternoon Thursday and to request a supervisor who could then consult with the FTC for a better answer for her question.)))
331	97390139	07/03/2018	Ameritech Financial	Consumer reports they received a call from Student Loan Forgiveness Center offering to consolidate their student loan debt. Consumer reports they do not have a student loan. Consumer reports they requested for personal information.
332	97390160	07/03/2018	Ameritech	Consumer called to report that she received a notice in the mail regarding Ameritech. Consumer was promised to have her loans paid by making monthly payments. Consumer has been making 99 dollars a month since September of 2015.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
333	97390165	07/03/2018	Ameritech	I received a call from an agent stating that with my student loans, that i qualify for a specific program. With this program i would be able to reduce my debt and a short phone call and they would be able to determine what they could do. So to entertain this, i as am eager to start paying back my student loans at the time, they informed me they could reduce the amount down to around \$350. so i decided to give it a shot as i have read some good things about this company. After signing up, they wanted to auto debit money out of my savings, so i had the account blocked. i spoke with the gentlemen, but they had already jumped into all of my financial program accounts and changed the passwords to what ever they wanted. The person, Muris told me that if i wanted to get the discount,i had to remained signed up with them and there was no way to get my student loans down outside of the program. I gave it another shot and sent all my information to them, i noticed after 2-3 months, they continue to email me saying items were missing even thought i gave them everything so for 4 months i was paying these people, but not receiving any services or anything from them. I called to get my money but i was given the wrong phone number and it continued to be a massive circle of pass the call. I collected all the information and was in the process of sending when i got the noticed. i called to inform them of everything that was going on and only willing to refund me back last month, even after i had emails leading back to febuary demanding i be removed from this program UPDATE 07/03/2018: Consumer called back to know what to proceed with regarding Ameritech. [REDACTED]
334	97390168	07/03/2018	Ameritech	Consumer stated that she got a letter from FTC about Ameritech. Consumer stated that Ameritech contacted her to forgive her student loans. Consumer stated she has paid amount \$9100
335	97390172	07/03/2018	Ameritech Financial	I contacted Ameritech to consolidate my student loans and they went over my loans and said that they would reduce and make my payments. They said it would be \$800.00 fee and I would pay \$173.00 a month for first year to cover fee and \$99.00 a month after that and they would make payments to AES. Originally the company was called Global Client Solutions, LLC, 4500 S 129th E Ave, Suite 175, Tulsa OK, 74134, Phone: 800-398-7191' email: customersupport@globalclientsolutions.com.
336	97390281	07/03/2018	Ameritech	Consumer states that she received a letter from the FTC stating to be suing Ameritech due to deceptive practices, consumer states she was offered assistance with reducing her student loan from Ameritech. Consumer states that she was told if she paid \$173 for the first 12 months and \$99 a month until present day, they were able to forgive her loan. which she found out that no payment was going to her student loans. consumer wants to know how she can retrieve her money and where to receive additional information.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
337	97390320	07/03/2018	Ameritech Financial  Financial Education Benefits Center Reliant Account Management	When I was talked with the people over the phone at Ameritech they seemed very helpful and knowledgeable, but yet I felt very confused after our conversations. We were still in the process of getting the documents filled out and the company had already charged me even though no payments were supposed to happen for another month. (This was eventually refunded). The process of filing for different loan forgiveness forms was never completed, just strung along...for a year now. At first, the company was persistent about contacting me. When I started to question more and more of what they were saying and doing, they started to contact me less and less, but when we did communicate later on, they were not as friendly. They have pressed me to give them my SFA account information again which I had changed once I began to feel unsure about the company. In the beginning of the entire process, Ameritech was trying to have me sign up for all sorts of "extras" one being with the Finacial Education Benefits Center which had an entire process of getting off of their sheets/services. I communicated with a Kevin Thornton and a Danielle Crane at Ameritech Financial. kevin.thornton@ameritechfinancial.com danielle.crane@ameritechfinancial.com
338	97390363	07/03/2018	Ameritech Financial	Consumer is calling to file a complaint against Ameritech Financial ,Financial Education Benefits Center . Consumer states he paid \$99/ month for 3 Years. Consumer received letter from FTC regarding the recent lawsuit that was filed against this compamy.
339	97390397	07/03/2018	Ameritech Financial	Consumer states she received a letter from the FTC regarding a lawsuit against Ameritech Financial and would like to file complaint. Consumer states she heard an advertisement which made her call Ameritech Financial. Consumer states she called them and they offered her to help lower her monthly payment on her student loan. Consumer states she does not remember that they requested that she pay an upfront fee. Consumer states she has been paying \$174 a month but she has now cancelled. Consumer states she did receive a letter from her lender stating her student loan had not been paid.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
340	97390475	07/03/2018	Ameritech Financial	I contacted Ameritech Financial after receiving several letters in the mail regarding student loan consolidation and loan forgiveness. I contacted them on 5/23/17. I had already had my loans consolidated with Fed Loan Services but the payments were over \$700 a month. I was led to believe that Ameritech Financial would be settling with Fed Loan services and I would only be making 1 payment a month-to Ameritech. Then I found out that is not the case, I have to pay Ameritech AND Fed Loan. I was also led to believe that my payments would be reasonable, and they are--with Ameritech. I am now having to pay Fed Loan \$732 a month + \$99 to Ameritech. I was paying \$700 to Fed Loan before I joined Ameritech, so why would I pay another \$99 to anyone. I cancelled my membership and filed a complaint with Ameritech Financial as of 7/3/18.
341	97390477	07/03/2018	Ameritech Financial	Consumer reports they contacted from Ameritech Financial offering to lower their student loan monthly payments. Consumer reports they requested for up front fees. Consumer complied. Consumer was told the loan would be forgiven in 10 years.
342	97390550	07/03/2018	Ameritech financial	I have been paying my student loan through Ameritech Financial for serveral months now. And now a letter that came in the mail the other day is stating that they have not been paying my student loan with the money I've been paying every month. I have contact them to cancel my membership with them and I did ask for a refund and they said no.
343	97390568	07/03/2018	Ameritech Finacial	Consumer states that she wanted to make a report against Ameritech because she was part of the scam. Consumer also states that they not answerer their phone. Consumer states that they have deleted emails they have sent her.
344	97390572	07/03/2018	Ameritech	I received a flier at work from ameritech and I called to try to receive debt releif for my loan. My monthly payments were too high and I was told by ameritech that they could reduce my payments to 173\$ monthly plus a \$66 document fee. I have been debited 173\$ for the past 12 months totaling \$2076 plus \$66 doc fee. I called ameritech once I started getting late payment notices from my Loan company. I called to ask why I was receiving late notices because I have been paying them every month ontine. They told be that I have to pay the loan company separatly. I responded telling them that I was told by a representative named John that the \$173 will be going to my loan balance. Ameritech responded saying they dont recall that conversation. I since canceled my payments but am out over \$2000

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
345	97390576	07/03/2018	Ameritech Financial	In late 2015 or early of 2016 I started receiving letters in the mail about Ameritech. I ignored them for a while and then after several I decided to call because my student loan was high. I talked to the representative and wasn't sure if I should do it. I even asked if this was there child... would they recommend it. Until 2 months ago... I thought that my payment to Ameritech was going to Nelnet (student loans). I just found out that ALL OF MY payments have been going for a "fee" to Ameritech for "handling" my account! It's SO so frustrating! I've been paying Ameritech since Feb of 2016. So for 2.5 years I've been making payments to Ameritech and my student loans have stayed the same. Please help make this right. They also got into my FSFA account and requested that I unlock it so they can have access to it. Thank you so much! [REDACTED]
346	97390611	07/03/2018	Ameritech Financial	Consumer reports they received a call from Student Loan Forgiveness Center offering to consolidate their student loan debt. Consumer reports they do not have a student loan. Consumer reports they requested for personal information.
347	97390699	07/03/2018	Ameritech Financial	I have been working with Ameritech for 2 years regarding consolidation of my student loans. I paid them \$2,277.00, these payments began in May 2016 and ended in March 2017. The \$2,277.00 were divided into payments of 207 during this period. I have also provided tax documents/paycheck stubs to this company for 2016 and 2017, so they could estimate my monthly payment. Since April of 2017 I have been paying \$99.00 a month. I recently received a letter from the Federal Trade Commission advising me, there is a lawsuit against Ameritech and I should take action. Other-Other Update
348	97390704	07/03/2018	Ameritech Financial	I got what I thought was a legitimate letter from Ameritech in the mail. Everything sounded legit when I set up my account. I was looking forward to getting my loans paid and improve my credit score. They deduct the payment from my checking account every month for the last 13 months for a total of \$1066.
349	97396035	07/03/2018	Ameritech Financial	I was contacted by Ameritech Financial as a service provider for student loan counseling. I became a customer because they convinced me that my student loans would be forgiven and I would pay a lower monthly fee, however, I have not seen any results at all and have been getting charged monthly for their service that is getting me nothing.
350	97396094	07/03/2018	Ameritech Financial	I enrolled into Ameritech in March of 2016 after I was sent an informational card through the mail. At the time I was current on my school loan that I had through Great Lakes. Dan, the rep that contacted me told me about their "loan forgiveness". I was made to believe that Ameritech would take over my loan and that I would pay much less than the \$267 I was paying. I agreed to pay \$207 for the first 11 months and \$99 each month after. I'm shocked to learn that I have been paying for nothing! I hope I can get my money back and put it towards my loan!

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
351	97396096	07/03/2018	Ameritech Finacial	in student loan forgiveness and an income driven repayment plan. I had been receiving letters in the mail from numerous student loan forgiveness providers, however, Ameritech stood out and I contacted them. I needed help with processing an application to consolidate my student loans, Public Student Loan Forgiveness, and applying for an income driven repayment plan. On 05/23/17, I spoke with a representative who explained the benefits and encouraged me to sign up. He informed me that they do not take money upfront for their services but told me to void a check and have two electronic bank debits in the amount of \$125 (Draft date 6/1/17) and \$225 (Draft date 7/1/17). Ameritech had me pay Reliant Account Management (RAM) (3rd party) for their AmeriTech services. Although Amitech said i would only pay \$125 and \$225 on the above mentioned dates, bank statements indicate I paid \$133 and \$332. I paid an additional \$115, which i had not agreed to pay. The option to cancel with Ameritech Services was discussed during my initial phone meeting with rep David who stated I could cancel at any time. I indicated i would like to cancel immediately upon my application being processed. I was told I could not cancel then and that I needed to cancel at a later date. On 05/30/2018, i signed my "Notice of Cancellation" form and sent it to Financial Education Benefits Center: Customer Service Department. I was still charged \$99/mo from June 2017 until receiving the lawsuit notification from the FTC in July 2018, but since I had canceled my services with AmeriTech, I assumed I was being charged \$99 for my income driven repayment plan and it was going towards my student loan debt. In May 2018, I received a notice from My Great Lakes stating I needed to resubmit my application for the income driven repayment plan, which i did and submitted on my own. On 06/30/2018, I received a notice from the FTC informing me that AmeriTech is being sued for deceptive practices. I called because I then became concerned about what i was being charged \$99/mo for. On 07/03/2018, I spoke with Customer Service Rep. Ethan and inquired about the lawsuit. Ethan disregarded it and explained the services they claim to provide. He stated they submit documents on my behalf to reapply for the income driven repayment plan. I told him they failed to provide services as I had already submitted my documentation myself. He transferred me to a Supervisor Gabriel Anderson who said there was a glitch in their system and would refund me the past 3 months of RAM payments due to failed
352	97396178	07/03/2018	Ameritech Financial	

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
353	97415438	07/03/2018	Ameritech Financial Ameritech Financial St Bonaventure University	CFPB Issue Type: Struggling to repay your loan   Problem lowering your monthly payments --- What Happened: I had been contacted by Ameritech in September 2015 about my student loans from St. Bonnies and how they could lower my payments and have my student loan forgiven in 10 years. I did provide documentation, like pay stubs, to Ameritech and they had processed the information that I had provided them and I did start making payments of approximately 120\$ per month. This continued for nearly 1 1/2 years with my loan amount not decreasing (even the interest was not decreasing, since the principle was not being paid upon). I did speak with Ameritech in early Jan. 2017 and told them that I was cancelling my service with them since my payments were not being used to pay down my student loans. --- Have contacted: CC Issuer --- Fair Resolution: I would like a refund from Ameritech. I have tried already contacting them today 7/3/2018 at least 5 times and I have been hung up on. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
354	97415448	07/03/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Confusing or misleading advertising or marketing   --- What Happened: The original reason I went with Ameritech is to consolidate all of my student loans. I was told that they were working with the Federal Government and that they were the only third party company that was working with the Federal Government to consolidate loans. They charged me \$178.00 per month for no reason. They originally said it was for processing. This money has not gone towards my student loans at all. --- Fair Resolution: I feel a fair resolution would be a full refund on services provided by Ameritech Financial.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
355	97415523	07/03/2018	Ameritech Financial Ameritech Financial	CFPB Sub product: Federal student loan debt --- CFPB Issue Type: False statements or representation   Told you not to respond to a lawsuit they filed against you --- What Happened: I have been with Ameritech since 2016. I was told that this payment would go towards a larger payment for so many years and then my loan would be forgiven. Today, after I told them that I received information that they were not doing that, they said, " We have always said we don't pay towards the loan," which is not how they sold me to be a part of this program. I have given them well close to 1500, and not one penny has went to my loans. I feel decieved. The supervisor told me not to terminate membership because I am almost done with some type of fees, that would guarantee me my loan forgiveness. I am a single mother struggling to make ends meet, and then to find out, all my money was given to a service that I have never used, FEBC. Throughout all three years , I have never used the service. At one point, I thought it was spam. He would not give me any refund, not even the payment they took today. I also can not contact FEBC, they will not answer. Please help me! --- Have contacted: CC Issuer --- Fair Resolution: It would be fair to offer some type of refund since I was deceived and I never used the service. I thought that they were legit, but he was consistent in telling me it was my fault and I agreed to it, so he doesn't have to do anything.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
356	97415562	07/03/2018	Ameritech Financial Ameritech Financial MICHIGAN STATE UNIVERSITY	<p>CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: Ameritech Financial stated that they could help me with lowering my monthly payment with the federal loan agency, that I would still have my payments counted under the loan forgiveness plan and they would be happy to take care of the communication with them directly to process everything. It sounded like they had a great partnership working with one another to help hard working Americans help pay off their student loan debt a little more easily. I made 6 months of payments to Ameritech and none of those payments went to my federal loans nor was the 6 months count towards my loan forgiveness plan. Something told me to check with the federal student loan agency directly and that is when I learned that they were not getting any payments nor were those payments being counted for loan forgiveness.</p> <p>--- Have contacted: CC Issuer --- Fair Resolution: I called Ameritech to cancel with them which seemed like a fairly easy process, but they would not send me back all of my money. I restarted my payment plan directly with Fed Loans. I also contacted my United States Senator Gary C Peters because I was afraid many other Americans were being taken advantage of. If I remember correctly, I believe my payment was \$296 a month, times that by the six payments/months of payments made, the total payment is \$1,776.00. I would also like to advocate that the Fed Loan Servicing give me the six month time added towards my 120 month payment plan (loan forgiveness program) and Ameritech Financial should be responsible to pay them for the six month credit to give to me. I know the Fed Loan agency should not have to legally grant me a six payment reduction since they had nothing to do with it but Ameritech is certainly responsible to me and the Fed Loan. Thank you for your time. Respectfully, [REDACTED]</p> <p>[REDACTED] --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]</p>

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
357	97415588	07/03/2018	Ameritech Financial Ameritech Financial Kaplan University-Davenport Campus	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: About 2 years ago I received a piece of mail stating that I was eligible for a Full Federal Student Forgiveness Plan with Ameritech; However, I have not seen any payments being made to my Loan provider. My student loan has actually accumulated over \$19,000 dollars in Interest and I keep getting Monthly Statements. I Called Ameritech and asked Why there were no payments being made to my lender But money was still coming out of my account on a monthly basis. The Gentlemen I spoke to assured me "that payments where being made to my lender." He continued with explaining to me that I would keep getting Statements from my lender until my loan was completely paid in full. I am having a hard time believe anything is being paid to my loan and would like this resolved with a Full Refund so that I can actually put this on my Student loan. --- Fair Resolution: I think it would be fair if Ameritech gave me a Full Refund so that I can actually put it on my Loan. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
358	97415590	07/03/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Fraud or scam   --- What Happened: I have attempted to contact Ameritech regarding the payments I have been submitting to them monthly in the amount of \$99.00. I also paid them document fees that were over \$1200.00. I have been paying this company for years and this was a complete scam because I could have done the paperwork myself. I did do the paperwork myself. All they did was send it in for me. --- Have contacted: CC Issuer --- Fair Resolution: I am requesting all of the refund for the years of taking my money for no reason at all.
359	97415611	07/03/2018	Ameritech Financial Ameritech Financial Harrison College-Indianapolis	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: I signed up with Ameritech Financial to help with loan forgiveness. July 24th, 2017 the first payment of 39.00 was drafted from my account. There has been 39.00 drafted every month since then. I also signed up with student loan services that drafted 99.00 every month since that time as well. I received a letter from the Federal Trade Commission stating that there was a lawsuit with Ameritech Financial and that I should cancel my account with them. I emailed Ameritech Financial on July 3rd regarding the lawsuit and inquiring about cancelling my account. I will be calling my financial institution as well to put a hold on the withdrawals from Ameritech Financial as well as Student Loan Services. --- Have contacted: CC Issuer --- Fair Resolution: What would be fair is that I be reimbursed for the lack of services provided. No payments have been made to the Department of Education on my behalf. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
360	97415771	07/03/2018	Ameritech Financial Ameritech Financial Montclair State University	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: As a customer of Ameritech Financial I was not informed that the forms that I filled were available for free and that their service was unnecessary as I filled out all the forms and mailed. I am also concerned about identity theft because I have give out some very sensitive information (such as los in username and password to my fed loan account and website) Im afraid that im involved in fraud. Ameritech Financial did not make payments towards my loan and my interest has been accumulating. --- Have contacted: CC Issuer --- Fair Resolution: I would like to have appropriate refund and my interest also on the loan --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
361	97415821	07/03/2018	Ameritech Financial Ameritech Financial Colorado Tech	CFPB Issue Type: Struggling to repay your loan   Problem lowering your monthly payments --- What Happened: I received a letter today on July 3,2018 from the Federal Trade Commission . However the letter was dated June 27,2018. The letter states that I am a customer of Ameritech Financial or a related company, Financial Aid Benefits Center in connection with my student loans. It appears that the Federal Trade Commission has sued Ameritech Financial for deceptive practices. I have been working with Ameritech Financial for a about a year now. Every month they take \$50.00 per month to apply towards my loans to get the rate lowered. I asked Ameritech Financial where was the fifty dollars going every month. I was told that it goes into an account. I got curious again, and called FSA and told them what Ameritech financial said, and FSA said that Ameritech financial cannot change the amount of loans that is owed to them. I was told that ; federal Student Aid will charge me a higher rate to pay off my loans. I also received a letter that my renewal is up in October. If that is so, and they have been sued, then how are they going to stay in business ? --- Have contacted: CC Issuer --- Fair Resolution: Find out where that money went too, or give me refund of the money that has been withdrawn as an attempt to reduce my amount so that I can turn it over to the Federal Student Aid office. Or they should be paying Federal Student Loan themselves, since they were the ones to withdraw the amount of 50.00 dollars every month --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
362	97415857	07/03/2018	Ameritech Financial Ameritech Financial	CFPB Sub product: Federal student loan debt --- CFPB Issue Type: False statements or representation   Impersonated attorney, law enforcement, or government official --- What Happened: I was contacted by Ameritech financial over 2 years ago about having them help me to consolidate my federal student loans and submit the paperwork for loan forgiveness. Since April 11, 2016, I have been making monthly payments to them every single month with the expectation and impression that they would be forwarding the payment to my actual loan service.I received a document from the USA Federal Trade Commission stating that the payments I've been making are not being and have not been submitted to my student loan service, and that I should contact them to cancel as well as request a refund.I attempted to contact them via customer service phone number and after 3 minutes of being on hold- a busy signal comes on and the call hangs up. I attempted this 5 times. I then called the FTC phone number and per the recording was prompted to contact the CFPV to file a claim since I'm not able to contact Ameritech directly.I would like to get my money back so that I am able to make the payment directly to my student loan service, which I thought was being done all along.I have made the following payments:4/11/2016 \$2075/1/2016 \$2076/1/2016 \$2077/1/2016 \$2078/1/2016 \$2079/1/2016 \$20710/1/2016 \$20711/1/2016 \$20712/1/2016 \$2071/1/2017 \$2072/1/2017 \$2073/1/2017 \$2074/1/2017 \$995/1/2017 \$996/1/2017 \$997/1/2017 \$998/1/2017 \$509/1/2017 \$5010/1/2017 \$5011/1/2017 \$5012/1/2017 \$501/1/2018 \$502/1/2018 \$503/1/2018 \$504/1/2018 \$505/1/2018 \$506/1/2018 \$507/1/2018 \$50 --- Fair Resolution: I would like to get my money back so that I am able to make the payment directly to my student loan service, which I thought was being done all along.I have made the following payments:4/11/2016 \$2075/1/2016 \$2076/1/2016 \$2077/1/2016 \$2078/1/2016 \$2079/1/2016 \$20710/1/2016 \$20711/1/2016 \$20712/1/2016 \$2071/1/2017 \$2072/1/2017 \$2073/1/2017 \$2074/1/2017 \$995/1/2017 \$996/1/2017 \$997/1/2017 \$998/1/2017 \$509/1/2017 \$5010/1/2017 \$5011/1/2017 \$5012/1/2017 \$501/1/2018 \$502/1/2018 \$503/1/2018 \$504/1/2018 \$505/1/2018 \$506/1/2018 \$507/1/2018 \$50

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
363	97415874	07/03/2018	Ameritech Financial Ameritech Financial Texas Tech University	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: Ameritech Financial helped me enroll in a loan forgiveness program for being in public service (I am a teacher). They did not disclose to me that there would be a monthly payment to them for their services. I am currently paying them \$108 a month through Reliant Account Management (RAM). I received a letter from the Federal Trade Commission stating that they are currently suing Ameritech Financial for deceptive practices. I am acting on the steps included on the letter I received. I have contacted Ameritech Financial with the intention of cancelling my account, but they have not called back due to unusually high call volume. It is my intention to seek a refund of the money I have given to them. --- Fair Resolution: I want my account to be cancelled and the monthly payments I have made to this point be refunded. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
364	97415889	07/03/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Struggling to repay your loan   Can't get other flexible options for repaying your loan --- What Happened: My complaint is with Ameritech Financial. They offered a student loan forgiveness program to me by phone in January 2017 that basically cut my student loan debt to more than half I owe. I was told that my repayment would be for 20 years d/t the company I work for is a for profit facility. I had to pay a start up fee and for the first 6 months had to pay a specific amount then my payments were reduced to another amount for the remaining of my years. On January 03, 2017, I electronically signed a form giving this company permission to access my student loan account and Once a year they ask for my log in info to my Navient account to make updates. On my Navient account there is no payment history of receiving any payments from Ameritech. When I click on each loan, it shows my original total is due at the end of my 20 years. I have no proof nor offered any proof that my monthly payments to Ameritech are being used toward the balance of my student loans. --- Have contacted: CC Issuer --- Fair Resolution: A fair resolution to this issue is to refund my payments back and or more d/t my personal information given out to a company with fraudulent intent for their personal gain.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
365	97415971	07/03/2018	Ameritech Financial Ameritech Financial Indiana University-Southeast	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: I transferred my student loans to Ameritech Financial roughly two years ago. Upon transferring, they promised that I would receive student loan forgiveness after 20 years and that all I had to do was pay a monthly fee of \$99 a month and they would manage my loans and help me reapply for my loans every year so that I would not have to do anything additional to keep them current. Once again, they promised after the time, my loan and the payments would drop off. I was unaware of the practices of not sending money to my loan servicer or paying toward the loan and am presently worried about the accrual of interest and what to do next regarding my loan. I would like to have access to a loan forgiveness program, but fear that it is not a program which currently exists. --- Fair Resolution: I would like to have a refund and do whatever it takes to get my loan back to the state it was in before Ameritech handled it. As well, I would like for them to provide information as to what to do next with my loans and any similar programs to the one in which I was previously enrolled. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
366	97415994	07/03/2018	Ameritech Financial Ameritech Financial University of Pittsburgh-Pittsburgh Campus	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: I just recently received a notice from the FTC (Federal Trade Commission), dated June 27, 2018, notifying me that AmeriTech Financial, a company that I used with the intention of getting a lower monthly payment on my loan, is being sued by the FTC for deceitful tactics. I am filing a complaint in regards to being a victim to these deceitful tactics that they are being accused of practicing. When AmeriTech Financial first reached out to me, they told me that, with the help of an act created by President Obama, I would be eligible for a \$20 monthly payment for the life of the loan until it was forgiven, as long as I first made five monthly payments of \$168, starting on December 24, 2017 and ending on April 24, 2018. The way they worded it made it seem like these first five payments were going toward my loan and then my lower payments would be kicking in. AmeriTech failed to inform me, and other consumers, that the services they were charging for are things that can be done for free with the help of the Department of Education. What it boils down to is that AmeriTech used shady, deceitful tactics to make it appear that they were helping me, where in turn they were actually taking \$840 from me for a service that they knew was offered for free by a government program. After receiving the notice from the FTC, I reached out to AmeriTech on the phone to inquire about a refund, only to be hung up on twice in a row. This is just another example of what kind of company AmeriTech Financial is. I hope people see this and use their due diligence when choosing a company to work with--I learned my lesson and I hope others learn from my experience. --- Fair Resolution: A fair resolution would be for me to receive a full refund of the \$840 that was charged to me in five separate monthly payments of \$168 and to have them reported to the BBB so that their company can be shut down and cannot do this to another consumer. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
367	97416001	07/03/2018	Ameritech Financial Ameritech Financial University of Phoenix-Arizona	about your loan --- What Happened: Ameritech Financial has not been paying any of my students loans although they have been extracting a monthly payment amount from my checking out. Ameritech Financial is a servicer in which they claim to consolidate your students loan for a cheaper monthly amount. However, i had to pay a percentage to Ameritech along with my payment plan in which Ameritech gains access to my educational loans and pays my loans. So they have claimed. For the past several months i was away deployed and received calls of Ameritech wanted more documents for my file. At the time i understood although i was suspicious in why they wanted more documents and pay stubs. I could barely talk and notified the person over the phone that i was not home and it would be a while before i was able to get any documents. I also knew once i arrived home, i will be able to sit down and better understand what exactly was wanted. Upon my return home in May, 2018, i began looking into my credit report and it stated i was behind one my students loans. I discovered my debt had only increased. Furthermore, i was receiving and still am receiving emails from Naveint stating i have been missing my monthly payments. This discovery became more so clear when on 07/02/2018 i received a letter from the Federal Trade Commission (FTC) stating that Ameritech has been sued for deceptive practices. I realize the money i have been paying since October 2017, has been going directly to Ameritech and not my loan debt. On 07/02/2018 upon receiving the letter from FTC, i called Ameritech regarding this whole issue. I was only greeted by a costumer messenger who would only take my contact info for a call back within 24hrs from a actual case manager or agent. At roughly 19:00 hrs EST time on 07/03/2018, i received a call from a Paul from Ameritech telephone number 916-330-5215. I discussed the issue in play. I requested to have my money back. Paul put me on hold on more than one occasion stating he will run it with the billing department. He then said it was denied. Paul was not understanding about the situation. He said he might only be able to give me the money for the services Ameritech was not able to complete. I told him no service was done since my monthly payments were not going towards my loans. I am now behind in more debt because of this deceptive practice to lure people in. I kept attempting to get my money back. It was also mentioned on the steps i should take according to the FTC letter. I had my membership/plan canceled. Paul said should have a conformation

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
368	97416047	07/03/2018	Ameritech Financial Ameritech Financial Ashford University	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: Ameritech financial or a related company is in connection with my student loans. The federal trade commission has sued this company for deception practices, the court has not ruled as of yet, I want my money back and my personal information to be secured. I am taking the necessary steps to secure all of my personal information and in hopes of receiving all of hard earned money I have been struggling to pay. I was so happy thinking I was paying back my loan forgiveness and to my surprised being robbed of my money is totally not fair. I want justice for this and now I have to find another program. --- Fair Resolution: I respectfully am requesting that Ameritech to cancel my membership and refund my money I have sent to this company asap or when the court has ruled. My bank account has been restricted for Ameritech company to deplete any funds. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
369	97416115	07/03/2018	Ameritech Financial Ameritech Financial Gannon University	repaying your loan --- What Happened: I am submitting this complaint because I received a letter from the Federal Trade Commission notifying me of a lawsuit against Ameritech Financial (AF) and Financial Education Benefits Center (FEBC) for fraud. Basically, people were sent personalized mailers that falsely claimed they were eligible for federal programs that would permanently reduce their monthly debt payments to a fixed low amount or result in total loan forgiveness in regards to their student loan debt. I am currently a customer of AF and believe I have fallen victim to their fraud. In my case, according to the contract I was charged for Document Preparation and Service Agreement Program payment of \$1,000, which was supposed to be spread out over a 10 month period. However, according to my bank statements, this fee was taken out over a period of 11 months; which was an overpayment of one month. Also, I was charged \$8 for "Global's" monthly fee during the above 11 month time period. In addition, I was charged a \$99 for a monthly plan fee. These fees began on May 4, 2016 and are still occurring with the last fee of \$99 being taken on June 5, 2018 and most likely being taken on July 5, 2018. According to the contract, these fees were to be paid to Ameritech Financial for services of them taking over my student loan at Great Lakes and paying it off over a 20 year time period. I was told by then, after the 20 years the loans would be forgiven. The problem I am having is that no loan payments were made to Great Lakes over the past three years as promised to me. In fact, AF put my student loans into forbearance and they have been accruing interest these past three years. Basically, what has happened is in the contract submitted, not everything is filled out due to the majority of it being completed over the phone with a representative, which I do not have access to. It was my understanding that the conversation was recorded and filed. I did not realize there was a problem until I received the letter from the Federal Trade Commission. Upon reading the letter, I immediately followed their recommendations on the steps I could take. I went to the FTC's website and called them regarding filing a complaint. I redirected to Consumer Financial Protection Bureau. I also called AF my call was answered by an answering service representative who had no authority or access to my account. He took a message. I then emailed AF requesting all documentation on my account, also to include statements of payments to my student loan. I requested cancellation of my

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
370	97704702	07/03/2018	Ameritech Ameritech Financial Hope International University	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: On Monday, 7/2/2018 I received a letter from the U.S. of America Federal Trade Commission: Notice of Lawsuit against Ameritech, for Deceptive Practices of my government Student Loan that started 8/23/2016, of \$150.00 plus until 6 months later reduced to \$99.00 per month and presently paying for the Student Loan Forgiveness Program. Before Ameritech I was with Navient, under the same Student Loan Forgiveness Program with higher payments starting sometime in 2014 after graduating from Hope International University, Fullerton, CA, combine University of Phoenix loan, of 2011 under the same program. I made numerous attempts on 7/3/2018 to contact Ameritech, the answering is activated and disconnecte after 3 minutes on the line waiting to speak with someone about cancelling my membership and reimbursement for 2 plus of withdrawn from my account confirming on numerous occasions that my payments were we're going towards my Student Loans. My connection with Ameritech was with lebrea.bell@ameritechfinancial.com. Now this raises question with deception from Navient. I am willing to be a part of a class action lawsuit --- Fair Resolution: Class action lawsuits for their Deceptive Practices to Students in general and the suffering that I am going through in trying to pay my debts, but can't from this source of corruption and greed. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
371	97396241	07/04/2018	Ameritech Financial	I found Ameritech Financial through mail (April 2017) as being eligible for loan forgiveness. I called the number and it got me in touch with Kathlenne Dugan, senior account specialist at Ameritech Financial, who handled my account from that point on. Mrs. Dugan was very courteous and explained how I will be on my way to loan forgiveness by signing up. It was a long process with documents to fill and arrangements of student loan payments through FedLoan. The first thing that raized concern was deducting from bank account the correct amount initial payment but not the installments I agreed to. It was decucted from my account in one payment. They corrected the issue by later on skipping the first month payment. There was no glaring issue that worried me. It seemed like a normal company that would handle paying down my student loan debt but they convinced me that payment for services was necessary to ensure proper handling of my account.
372	97396387	07/04/2018	Ameritech	it was on August , 2017 that i got a call from Ameritech saying it was debt service affliliated with the board of Education. They asked me lots of questions about my school background and how i felt right now in my financial situation, i was promised that my loan will be forgiven right away if i paid \$800. up front. i paid it. i was waiting for an email or call it never came. i tried to follow up with with phone calls but to no avail. i really got stiffed.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
373	97396440	07/04/2018	Ameritech Financial	i received a call from Ameritech financial offering to help to eliminate my student loan. i was told if i pay them \$88.00 a month for 10 months, they could reduce the amount i owe or even eliminate my student loan debt. i agreed to the terms at first but then had a bad feeling about it and called them to cancel the agreement after i paid one payment. they kept calling me at home and leaving a number to call back but the man spoke so fast i could never understand the phone number he was saying. he never called me when i was home, only when i was at work. so when i got an email saying my next payment was due, i immediately responded to the email and told them i had cancelled. they were fine with it and told me to contact Ameritech financial to cancel with them. Finally i talked with a women who told me i was not going to get my money back because they had prepared all the paper work. So i changed my debit card just in case they tried to take more money out. luckily i was only out \$88.00 but would still like to get it back.
374	97396472	07/04/2018	AmeriTech Financial Services	I received an offer in the mail to eliminate my student loan debt. I called the Ameritech company and started the process. I found it very disturbing, as Ms. Heffner wanted me to lie about the number of people I supported in my home- this is not the same as the number of dependents on your tax form- was the way it was explained. I was told to document as many deductions as possible, but the way Ms. Heffner was describing what counted as a deduction seemed unethical to me. Fortunately, between the time I started the process and before finalizing the deal with AmeriTech I had a meeting with my financial advisor and she explained that I could do all of what I was doing with AmeriTech for free, so I was able to cancel in time and did not pay any money.
375	97396492	07/04/2018	Ameritech Financial	a letter was sent to my mothers home explaining that i could get loan forgiveness and lower payments. I spoke with this company multiple times. I believed they would help however they did not. I am unsure how much money I paid ameritech. Other-Other Update
376	97396508	07/04/2018	AmeriTech Financial	I am very upset! I never use any of their services. I paid 1200.00 for them to process the paperwork, plus 99.00 per month and I paid directly to Navient. I feel like a fool! I felt an uneasy feeling paying the free and paying monthly. The bank is closed today. I will stop payments! I changed my password account at FASA. Will I get my money back? Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
377	97396573	07/04/2018	AmeriTech Financial	I graduated from ITT Technical School and i saw that the school was closed down by the government, i tried to get my loans discharged but could not as they kept telling me that i graduated so i was stuck paying my loans. Around may or june i received a mail from ameritech and that they were offering to repay my loans, i called and was told that the payments go straight towards my loans but they also wanted my login information from navient, they stated it was so they can request something but cannot remember when. I cancelled my services with them on March but was still charged on 03/12. The representative kept stating that they could lower my payments and i kept stating no that i want to cancel my services, he was real aggressive and was basically stating that i was making a huge mistake and without Ameritech i will never get rid of the loans. I basically paid a total of \$1500 by the time i cancelled the services.
378	97396686	07/04/2018	Ameritech Financial	
379	97396737	07/04/2018	Ameritech Financial	I received a advertised postcard in the mail for AmeriTech Financial and couple times promising loan forgiveness. After the second time receiving the advertisement I decided to take a chance on February 23 of 2017. My loans were all starting to reach their deadline so I would have to start paying on them. My total would have been around \$600/month and there is no way I was going to be able to afford that. So when I was told that my payments would be \$132/month I was relieved. I was so desperate to not have to pay the larger amount that I trusted these people. Each year I had to update my income information. I was promised \$132.00/month for 33 months and then \$119/month after 12/23/19 for 12 months for 25 years. After the 25 year deadline, any amount that was left unpaid would then be forgiven. I currently have possession of the documents.
380	97396835	07/04/2018	Ameritech	I was contacted in the fall of 2016 by Ameritech. I asked a lot of question including what the payment would be going to. I was told that after the first initial fee to cover all the paperwork and filing of the paperwork, I believe that was around \$300, the monthly payment would be sent to my student loan provider and I would be paying on the principal and interest would be put on hold. I was also told that after 5 years half my student loans would be forgiven. I used the company until summer 2017. When I moved states and went to set up my new information through my student loan provider I noticed payments had not been during the time so I called and cancelled their service.
381	97401936	07/04/2018	Ameritech Financial	This organization contacted me somewhere around October-November of 2017 saying that they served as a third party to help get my student loans paid off. After getting them some info, they said they were able to login. They have been withdrawing money for the past 8 months for 82 dollars each time except for the first time of 74 dollars. Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
382	97401939	07/04/2018	Ameritech	she calling me and she spoke to me about my student loans so she could bring it down to 85%. she asking me to pay \$172 mounth for 12 mounth after that it'll down to \$99 mounth for live. she told me don't worry about nothing
383	97402016	07/04/2018	Ameritech Financial	I understand that Ameritech Financial are being sued for fraud. I have been under the guise that they were able to reduce my loan due to my good credit and now understand it was false. I need to get in contact with a representative who will help me get a refund for the money stolen from me that did not go towards my student loan at all.
384	97402068	07/04/2018	Ameritech	One night, my house phone rang and a representative from Ameritech (I can't remember her name) asked for me. She asked me if I was in student loan debt of more than \$10000 and I told her yes. She then went on to ask how much do I pay monthly and what job do I have and what my salary was. I thought these were very personal questions and wasn't sure if that was protocol for the company to help where they could. The representative then went on to say she believes that I am on the right track and would be able to pay off all my loans quicker on my own than with the help of Ameritech. I thanked the lady politely and hung up the phone. About a month later, another representative from Ameritech calls my house phone asking for me. She then tells me the opposite of what the prior representative told me and I supposed that any help was better than no help, so I signed up with Ameritech and gave a lot of information. However, a couple of days later, I just felt regretful of my decision and tried to reach out to the representative by calling and emailing her. Unfortunately, I was never able to get in contact with her, so I called the company's number and asked to speak to the manager. I told him I rushed into my decision of signing up with Ameritech and I wanted to cancel with them. The manager was reluctant and was trying to tell me all the benefits I would receive if I had stayed, but I asked to cancel. Finally, after a long conversation I cancelled with Ameritech and was never charged a cent.
385	97402077	07/04/2018	AMERITECH FINANCIAL	Ameritech Financial withdrew money from my checking account for Approximatly a year. The enitre time, I was under the impression the money was going towards my student loan debt. For some reason, that I dont reall, I logged onto the student loan site and saw my debt had infact increased. I Called Ameritech and canceled my account. There actions have caused me to not be able to afford the monthly payments, which keep rising. My loans are currently deffered and after many years I still owe over \$55,000. I am so happy someone knew what action to take to bring this scam to your attention.
386	97402146	07/04/2018	Ameritech Financial	I have had little communication with this company, there is no way for you to log in and track information on your account. I have called numerous times asking about money taken out of my account not going towards my loans with little to no explanation.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
387	97402201	07/04/2018	Ameritech	This company contacted me, telling me that I was qualified for loan forgiveness. After making 4 initial payments two of \$287 and another 2 for \$188 I was told the documents have been processed. After making a total payment of \$1254.78 I was told that my loan was not forgiving but was consolidated for a period of 20 years then consideration will be given to having it forgiven. I was told I would have to pay \$99 per month for that 20 years. After paying my first \$99 I was contacted by the federal loan service saying that my monthly payment was outstanding. I then contacted Ameritech only to be told that I am responsible for paying my loan and the money they collected is their fee. By this time I have registered to do my Ph.D. so I told them my loans will be deferred therefore it makes no sense to continue paying them \$99 as that would be a waste of money and could be used to start paying my student loan interest. I subsequently closed the account. Other-Other Update
388	97445068	07/04/2018	Ameritech Financial Ameritech Financial Alabama State University	CFPB Issue Type: Struggling to repay your loan   Problem lowering your monthly payments --- What Happened: For the last 2 years I've been dealing with AmeriTech. It first started with an initial payment of 800 (set) that was broken down into three payments for them gathering my info. Then they start taking out 250 for 6 months and after that it's been 100 dollars a month --- Have contacted: CC Issuer --- Fair Resolution: I'm seeking full refund --- School Unit ID: [REDACTED] School OPE ID: [REDACTED]
389	97445137	07/04/2018	Ameritech Financial Ameritech Financial	CFPB Sub product: Federal student loan debt --- CFPB Issue Type: False statements or representation   Attempted to collect wrong amount --- What Happened: About a year ago I received a piece of mail from Ameritech financial about switching over my student loan repayments from Navient, and that they would help lower my monthly payments based on how many people I live with and if I made 50 payments on time they would forgive the remaining balance. They sent me a ton of forms to fill out and send back to them including forbearance, pay stubs, voided check, loan services statements, tax returns, etc. and told me they would be paying my loans going forward. The initial payment I made to them on 12/15/17 was for 74.00. Every month following for the next 6 months I was charged 49.00. I've paid them 368.00 thus far. My student loan balance has not decreased. The interest has actually accrued from what it looks like on my statement. I had my balance down to around 30k and now it's up to almost 40k. I had no idea and I'm not really sure what to do about my loans now --- Fair Resolution: I would like to be fully refunded, and the interest that accrued due to the fraud they have committed against me to be covered. These people need to pay for their crimes.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
390	97445379	07/04/2018	Ameritech Financial Ameritech Financial Pennsylvania State University-Main Campus	CFPB Issue Type: Getting a loan   Fraudulent loan --- What Happened: Ameritech financial mislead me, basically lied about a program for student forgiveness. During this process I was charged 1200 dollars to enroll and a monthly payment of 130 dollars a month that didn't go towards paying my student loans off at all. When I realized this I called the company only to get pressured into staying and was told all the money I paid so far was for there fee, not my loan repayment and if I left it would be a wast of money. I did refinance and cancel my loan but I paid over 6000 dollars to Ameritech in mislead and in my eyes fraudulent charges. --- Have contacted: CC Issuer --- Fair Resolution: Refund of my charges --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
391	97347319	07/05/2018	Ameritech Financial	Consumer got a letter from the FTC about the Ameritech Financial pain in money and wanted to file a report. UPDATE: 07/05/2018 Consumer called to add information on money lost to Ameritech to the report [REDACTED]
392	97370744	07/05/2018	Ameritech Financial	Consumer is calling to report that she received a letter from the FTC about Ameritech Financial. Consumer states she received a letter from Ameritech about information about consolidating her student loans. Consumer called and was told to pay 200 dollars a month. Consumer has paid a total of 2400 dollars from withdrawing the money from her checking account. Consumer has spoken with the company and has received a refund of 600 dollars. UPDATE 07/05/2018 Consumer called to add information. [REDACTED]
393	97371425	07/05/2018	Ameritech Financial	Consumer received a letter from the FTC in regards to Ameritech. Consumer has contacted them and they are not opened consumer called them to disconnect there service and they leave her on hold and they disconnect her call. Consumer is still getting automatic withdraws from her account. Consumer was contacted about there services. Consumer has paid them over 1000 dollars. Update 07/05/18 Consumer is calling to report that she has called the Ameritech number but that he was not able to speak with a rep because there lines are busy because of the letter from the Ameritech. [REDACTED]
394	97376425	07/05/2018	Ameritech Financial	Consumer reports they received a letter from the FTC regarding Ameritech Financial. UPDATE: 07.5.2018 Consumer calling to add more information on the response with Ameritech. Stating that they had denied her with her refund. [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
395	97396088	07/05/2018	Ameritech Financial	Ameritech Financial told me that they would pay off my student loan debt I had to pay them \$82 per month and they would get me out of default they would also stop the Student loan people from taking my income tax checks every year. they tricked me by loading me with all of this information that I didn't understand I just wanted my bill to be paid so I just said yes to everything they told me to say yes to everything on the telephone before they started recording me they said I had to say yes in order for the agreement to go through so that I can get my student loan paid off so they could take care of it for me when I sent money to them I was paying off my student loans UPDATE 07/05/2018: Consumer is calling to make sure the complaint has been filed. Consumer was provided information. [REDACTED]
396	97402490	07/05/2018	AmeriTech Financial	In the fall of 2016, I contacted a company (AmeriTech Financial) that solicited a student loan forgiveness offer by mailed correspondance. I was intrigued to call the telephone number after reading the literature from the mailed notice. When I called the telephone number my call was routed to a gentleman who was cordial and professional by the name of Thomas Huff. The first company representative I reached was him and following him I spoke to another company representative who read the terms and conditions to me after I entered into a business agreement with the company. I thought that business transaction was legit since Mr. Thomas Huff explained to me federal legislation mandated a student loan forgiveness program. Three months later I felt empowered to call the company following a startling discovery from their website. I saw a sentence from a webpage that mentioned the company doesn't pay the loan service company on behalf of the student. Immediately I called the company and expressed my disappointment over the issue. I told the supervisor on the call that the Account Specialist named Thomas Huff gave me the impression my student loans would be reduced to a low monthly cost. Also, he had me believe AmeriTech Financial would pay my student loans at the low cost price under the condition of loan consolidation. A savings plan to pay off those loans with AmeriTech as the benefactor of them. I requested to cancel loan business agreement with the supervisor. They were deceiving by the way they projected themselves to be a service for student loan forgiveness that made you believe was legit. I was ripped off after AmeriTech debited over \$400 from my personal bank account. Other-Other Update
397	97402554	07/05/2018	AmeriTech Financial	These people persuaded me to participate in a program that would help me lessen my student loans while still bettering my life... I don't work because I have an autistic son. The money I used to pay this bogus company came from friends and family that wanted to see me strive and it's unfair that their money, time, and experience has been taken with nothing given in return! This is an indeed injustice and it needs to be made right

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398	97402564	07/05/2018	AmeriTech Financial	My experience with this company is beyond upsetting for their dishonesting and fraudulence service provided to me. From the beginning I beg the representative to not scam me because of this type of act already done to me 5mnths before they had conected me so i was still having my doubts and concerns i even begin to cry from just how uposet i was from the previous company scamming me as well but she reassured me that the company was legit and that she was not a scamming me. She inform me that she can reduce student loan amount by making payments of \$132 monthly for 33 months and save me \$46,600 at the end of the loan forgiveness. She stated that my loan would then be drop and I'd be forgiven of the x amount left over from the full amount that would have been orginally owed if not going with the forgivness program. What makes me more digusted and angry is that their were times when i couldn't pay due to a financial crisis and they stated their was nothing they can do. Too know that they were not even making payments on my behalf to my student loan lender Nelnet makes me so angry because i had to struggle and make sure the funds were in my bank account so that I didn't mess up my loan process for the forgiveness program. Other-Other Update
399	97402823	07/05/2018	Ameritech	Consumer rcv'd a letter about FTC vs. Ameritech. She cancelled her account with Ameritech and demanded a full refund. She has yet to hear anything from them.
400	97402843	07/05/2018	Ameritech	Reported by the deceased consumer's wife. Consumer's husband received a letter from FTC regarding Ameritech. Consumer's husband set up payment plan of \$132 per month with Ameritech but does not know how long he was paying into it.
401	97407423	07/05/2018	Ameritech	I was contact for a program to forgive my student loan and that Ameritech would help me get my student loan forgiven and reduced to lower the amount outstanding but then I received a letter from FTC on 6/27/18 about a law suit aganist Ameritech and all that there not doing for the cost of membbership fee they are charging to be in there program. I've been apart of this program for the last two year spend \$99 a month Other-Other Update
402	97407477	07/05/2018	Ameritech Financial Curadebt	Consumer has been paying Ameritech Financial a monthly fee of \$99 for the last year and four months to cover their student loan consolidation services. He has become aware that they were not paying towards his actual debt. He just received a letter from the FTC regarding action being taken against Ameritech. He was also paying Curadebt \$200/month for the last four years to pay off his CC debt but they were not paying towards his actual debt.
403	97407483	07/05/2018	American Financial Benefits Center	I was contacted by AFBC because they told me that they could see I was having student loan repayment issues and they said they could help me, which at the time Sallie Mae was wanting me to pay like \$500 a month. Aryan told me that if I enrolled in the program it would be \$99 a month for the first 13 months with an additional \$50 charge for enrollment. After that it would be \$110 a month for 20 years and then the rest of the student loan debit would be forgiven.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
404	97407538	07/05/2018	Ameritech Financial	Consumer states that she hired Ameritech Financial approximately during 06/01/2016. Consumer recalls that she made about two upfront payments of \$180 to initiate service then the payment per month dropped to about \$99 per month. Consumer was promised a lower monthly payment toward her student loans and if she paid 120 payments then after her loans would be forgiven. Consumer did see through her income tax forms that there was no payments made toward her student loans and contacted Ameritech Financial and questioned what her payment of \$99 per month was for and was told it was their service fee and that she was ok with her student loans, not to worry about. Consumer states she has paid about 22 months \$99 via her debit card. Consumer states she recently checked her forms from Ameritech Financial and all the forms have the DOE logo on the pages. Consumer was told by Ameritech Financial that they are affiliated with Nelnet, was told to contact them but she hasn't done so. Consumer states that they created a online account with Nelnet online. Consumer checked her online account with Nelnet stating that there is \$0 payment for twelve months that would begin 07/25/18 for qualified loans but is not sure what this means.
405	97407580	07/05/2018	Ameritech	Ameritech Complaint: Consumer got a letter from the FTC on the action. Consumer called to asks if the law suit was real and what she should do.
406	97407599	07/05/2018	Ameritech Financial	I was contacted on behalf of Ameritech Finacial via mail and phone by a representative in an effort for me to allow them to secure my Student Loans from Navient through them so I could pay my school loan balance off in full in a ten year period. I have provided Ameritech with access to my Banking Accounts for Auto monthly payments of 99.00 for the past 2-3 years. As well as an upfront payment of \$201.00 at the time of sign up. I have provided them with all of my personal information as well as my husband's information by email, phone, and mailing of documents to the company on numerous occasions to continue the process because they kept sending me letters through the mail and email stating that they need additional documents. I also received emails and letters through Navient asking me to pay monthly bill... when I no longer had an Account with them or so I thought. Other-Other Update
407	97407632	07/05/2018	Ameritech Financial	I am unsure how much I have paid out on these loans but I will get documentation of this to be certain. When I called, it was always someone different answering the phones TOPIC:Referrals
408	97407637	07/05/2018	Ameritech Financial	Consumer reports that she received a letter by the FTC about the Ameritech Financial. Consumer reports that she has been paying \$82 a monthly. Consumer reports that Ameritech Financial failed to deliver on their promised to enroll into a government program that they claimed would permanently lower monthly student loan payment for a loan forgiveness.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
409	97407655	07/05/2018	Ameritech	Consumer states she got a letter in the mail about Ameritech from the FTC on 07/03/2018. She signed up with them in the end of 2015 and has been paying 129 for a year for a total of 1548 and then it went down to 99 a month for 1782 and she has paid a total of 3330, and she is paying through auto draft.
410	97407683	07/05/2018	Ameritech Financial	Consumer states she obtained services with Ameritech in 12/22/2016 and has paid about \$400,00.00. Consumer states she was giving a monthly payment from her savings account.
411	97407686	07/05/2018	Ameritech Financial	Consumer reports that she received a letter from the FTC in regards to the settlement against Ameritech Financial. She would like to file a complaint against Ameritech Financial for committing fraud. She paid them a total of \$3,000 to get assistance with her student loan. She initiated business back in 2016.
412	97407699	07/05/2018	Ameritech	Consumer is calling to report that she received a call by Ameritech offering their services to help pay her student loans. Consumer contacted them and set up payment plans with the company. Consumer states that she has paid \$700 total.
413	97407721	07/05/2018	Ameritech	Consumer states that she received a letter from FTC vs Ameritech. Consumer states that she has been paying them \$99 a month since 03/01/2016. Consumer states that she was told that her loan would be forgiven after 20 years.
414	97407756	07/05/2018	Ameritech Financial	Consumer received a letter concerning Ameritech Financial settlement. Consumer reports that she was promised to forgive her loan. Consumer has became aware that payments made to Ameritech Financial have not been going towards her loan. Consumer has paid \$100/month debited from her account for about 2 Years.
415	97407757	07/05/2018	Ameritech	Consumer reports he received a letter from Ameritech stating they would adjust his monthly payments on his Student Loan, and paid \$200 a month for 10mths than \$100 for a yr.
416	97407759	07/05/2018	Ameritech Financial	It was told that my payments were being escrowed until I paid the amount for their services. Thought that was odd, but really needed to get a start on reducing my student loan balance.
417	97407785	07/05/2018	Ameritech	Ameritech Complaint: Consumer got a letter from the FTC. Consumer lost \$500 to Ameritech. UPDATE: 07.5.2018 Consumer calling to ask a few questions on his report. [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
418	97407919	07/05/2018	Ameritech	Consumer is calling to report that she received a letter from the FTC about Ameritech. Consumer is calling to state she received a letter from Ameritech stating that they could assist with consolidating her student loans. Consumer called them back. Consumer was told to pay 86 dollars a month. Consumer has paid a total of Unknown dollars from her checking account. 07/03/2018 Consumer is calling to update the total amount she paid and the name of the person that singed her up. Consumer was told that it was a \$0 interest driven loan and that her loans are not paid and that the amount she pays the company is for the companies services. Consumer was told that she would need to make 120 payments before they can pay off her loans. [REDACTED] UPDATE: 07/05/2018 Consumer added suspect info. [REDACTED]
419	97407926	07/05/2018	Ameritech Financial	Consumer reports recieving a letter by the FTC about the Ameritech Financial. Consumer reports paying \$149 a monthly. Consumer reports that Ameritech Financial failed to deliver on their promised to enroll into a government program that they claimed would permanently lower monthly student loan payment for a loan forgiveness.Consumer reports that she deferred on a loan.
420	97407954	07/05/2018	Ameritech	Consumer states she got a letter in the mail about Ameritech Financial on . She said she paid them 108 for 6 months for 648 dollars. They told her they would only give her 400 back and they only deposited 300 back.
421	97407989	07/05/2018	Ameritech Financial	Consumer states that he had received a letter from Ameritech Financial stating that the FTC had sued Ameritech for deceptive practices. consumer states that he has made payment each month. consumer did not want to finish up the report at this time.
422	97408037	07/05/2018	Ameritech	Consumer received the letter from FTC about Ameritech and wanted to file a complaint. Consumer received an email from Ameritech offer to lower her student debt. Consumer had to pay an up front membership fee and monthly fee's in a different amount (will call back with the amount) and then paid \$99 per month there after since October 2017. Consumer learned from FTC about action being taken. Update: [REDACTED] The consumer called to add money amounts. 07/05/2018
423	97408098	07/05/2018	Ameritech Financial	Consumer is calling to file a complaint against Ameritech Financial ,Financial Education Benefits Center . Consumer states the company bought his student loan from Nelnet.Consumer received letter from FTC regarding the recent lawsuit that was filed against this company.
424	97408102	07/05/2018	Ameritech Financial	Consumer states that she had received a letter from Ameritech Financial stating that the FTC had sued Ameritech for deceptive practices. consumer states that she has made payment each month.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
425	97408161	07/05/2018	Ameritech	I believed that i was paying my student loan debt and would be eligible for forgiveness in a year because i have worked for 11 years in a school district in southeast arkansas. My wife has also worked for this school district for 20 years and the majority of the time the district was a high poverty school. I never received the forgiveness and they have been withdrawing 108.00 dollars a month.
426	97408169	07/05/2018	Ameritech	Ameritech Complaint: Consumer got a letter from the FTC and complains she lost approximately \$3500 to the loan servicer drafted form her bank account.
427	97408173	07/05/2018	Ameritech Financial	Consumer has been paying Ameritech Financial a monthly fee of \$99 since 2016 to cover their student loan consolidation services. She just received a letter from the FTC regarding action being taken against Ameritech.
428	97408199	07/05/2018	Ameritech Financial	Consumer received a letter concerning Ameritech Financial settlement. Consumer states that she was promised that her student loan would be forgiven. Consumer has paid \$108/month for a year, debited form her bank account.
429	97408262	07/05/2018	Ameritech	Consumer is calling to report that she received a letter from FTC about a refund for Ameritech. No further info given.
430	97408291	07/05/2018	Ameritech	Consumer is calling to report she received a letter from the FTC on the Ameritech issue since she has been a Consumer with them for over two years. Consumer had been paying them \$173 a month for two years, and now she is paying \$99 a month since 04/2018, and the money is auto withdraw from her bank account.
431	97408310	07/05/2018	Ameritech	Consumer reported that 3 years ago Ameritech contacted him bout his school loan. Consumer states when he signed up for the program that made Ameritech responsible for his loans. Consumer states that 270 dollars a month for 2 years and then the company lower the payments to 100 dollars a month for the last year. Consumer then contacted the company and was notified that another company was responsible for his loan which was Nelnet. Consumer contacted Nelnet and was notified that Ameritech was not part of his school loan.
432	97408344	07/05/2018	Ameritech Financial	I signed up with Ameritech Financial 2/2016, I was registered in my last semester for undergrad. The account rep stated that I needed to pay \$257 for 6 months and then I would be charged \$99 a month for the monthly maintenance fee until it is time to repay my loans. I thought the monthly payment was at least being applied to the interest owed on these loans. I am still trying to figure out how the total student loan amount reduced. After speaking with a rep this year I was told that the \$99 is a maintenance fee and that nothing has been actually applied to the loan. The last draft of \$99 was withdrawn from my account on 6/25/18, I have already contacted my financial institution to block this organization from withdrawing future payments from my account. I have changed my FAFSA and Loan service provider passwords to eliminate Ameritech's future access to my loan accounts.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
433	97408357	07/05/2018	Ameritech Financial	Consumer received a letter from FTC in regarding Ameritech Financial. Consumer has tried contacting them with the phone number provided and the call disconnects after the automated system.
434	97420231	07/05/2018	Ameritech Financial	I signed up for Ameritech Finical about 3 years ago after I got many letters in the mail. I was under the impression that they were paying some of my student loans. They made it seem if I went with them that in 10 years my loans would be forgiven as long as I still was in the income-based guidelines and worked for a nonprofit. They said the 1st year I needed to pay 207 and 99 would be for the loan and the other a small fee for them. When I got the letter that they are being sued I called into them and they said I was just paying them to recertify me every year into the program. That they were constantly working on my case to make sure it was the best for me. So I have been paying them \$99 a month to do something I could have done. When I signed up they did not clearly explain what they were doing so now I feel like I have wasted a lot of money over nothing. They made it seem like they were just a big help to me but I don't see them being a big help for the monthly fee I was getting. They were not as clear as they should have been they made it sound more helpful than it actually was. They said they would not refund me because they did a lot of work on my behave for those 3 years when really all they did was renew my plan once a year which I could have done. I was still paying my provider and them when I could have just paid my provider and saved money. All the money I spent on Ameritech finical I could have used to pay off more of my student loans. I feel as they were not helpful or understanding in the end. I feel as if I should be given some money back for their lack of explaining. I would hope this did not happen to someone else like it did to me. They sugar coated it and made it sounds like a really good plan when it was not a good one. I would love a refund of some sort if I could if this lawsuit goes in the favor of FTC.
435	97420232	07/05/2018	Ameritech Financial	The consumer is reporting against Ameritech Financial. The consumer said that he has paid them money to reduce his student loan . The consumer has paid them \$2070 and the company has not reduced his loan or applied money to his debit.
436	97420265	07/05/2018	Ameritech	Consumer states that she wanted to make a report against Ameritech because she was part of the scam.
437	97420308	07/05/2018	Ameritech	The consumer wanted to file a complaint against Ameritech Financial for misleading their on their student loan process. The consumer stated that he paid the company \$1312 over the course of two years.
438	97420359	07/05/2018	Ameritech Financial	Consumer states that he had received a letter from Ameritech Financial stating that the FTC had sued Ameritech for deceptive practices. consumer states that he has made payment each month.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
439	97420463	07/05/2018	Ameritech	Consumer stated that she received a letter from FTC regarding Ameritech. Consumer has used Ameritech since August 2017 for their forgiveness program. Ameritech instructed the consumer to add dependents which was wrong and she lost money on her taxes. Consumer paid \$100 per month and then \$79 per month via auto pay from her checking account. Consumer paid about a \$1000 so far.
440	97420476	07/05/2018	Ameritech Financial	Consumer reports they received a letter from the FTC regarding Ameritech Financial.
441	97420477	07/05/2018	Ameritech	Consumer states he got a letter from the FTC against Ameritech on 07/02/2018. He signed up with them in 01/2018 and he paid 2 payments 173. 346 is what he paid in full.
442	97420539	07/05/2018	Ameritech Financial	Very unclear about payments made to my student loan.
443	97420580	07/05/2018	Ameritech Financial	Ameritech Financial promised me that my student loans would cease if I continue service with them for 20yrs. Stating I would never have to pay off the balance of my loan.
444	97420581	07/05/2018	Ameritech	Consumer is calling to report that she received a notice in the mail from FTC indicating that there is a lawsuit against Ameritech Financial FEBC. Consumer indicates she has been with Ameritech 2 years and has been paying \$99 month.
445	97420606	07/05/2018	Ameritech	Ameritech Complaint: Consumer states he gave Ameritech \$972 for loan service but received not benefit.
446	97420629	07/05/2018	Ameritech	The consumer reports he heard about Ameritech through the radio. The consumer reports he signed up with them for \$70 a month. They claimed that it was going to go towards his student loans.
447	97420852	07/05/2018	Ameritech Financial	Consumer received a letter concerning Ameritech Financial settlement. Consumer reports that she was promised to consolidate her loan paying of her student loan. Consumer does not know if the payments have been made to her loan provider. Consumer states that she was paying \$82/ Month debited from her bank account.
448	97420859	07/05/2018	Ameritech Financial	Consumer is calling to file a complaint against Ameritech Financial. Consumer states he isn't sure if he has had any past dealings with this company ,but states that he does have student loans. Consumer states his student loans have been sold to other companies through out the years. Consumer states the current companies he is paying his student loans to are AES and NelNet.
449	97420901	07/05/2018	Ameritech Financial	Consumer has been paying Ameritech Financial a monthly fee of \$49 since April 2014 to cover their student loan consolidation services. He just received a letter from the FTC regarding action being taken against Ameritech.
450	97420906	07/05/2018	Ameritech Financial	Consumer states that he had received a letter from Ameritech Financial stating that the FTC had sued Ameritech for deceptive practices. consumer states that he has made payment each month. UPDATE 07/05/2018 Consumer is calling to add contact information concerning Ameritech [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
451	97420959	07/05/2018	Ameritech Financial	Consumer has been paying Ameritech Financial a monthly fee of \$173 since August 2017 to present to cover their student loan consolidation services. She just received a letter from the FTC regarding action being taken against Ameritech. She called them to request a refund which they refused to provide. UPDATE:07/05/2018 consumer is calling to provide additional information to her report. [REDACTED]
452	97420978	07/05/2018	Ameritech	The consumer wanted to file a complaint against Ameritech Financial for misleading their on their student loan process. The consumer stated that he paid the company \$410 over the course of 6 months.
453	97420981	07/05/2018	Ameritech	Consumer calling to report that he was part of Ameritech and that they set up a payment plan but he states that he does not send him checks he sends them directly to the Department of Education he has not sent no money to them.
454	97421076	07/05/2018	Ameritech Financial	Consumer reports he paid \$435 to Ameritech Financial in 5 monthly payments to get help lowering him student loan debt but didn't get any help. UPDATE: 07/05/2018 Consumer called to add information to the report [REDACTED]
455	97421095	07/05/2018	Ameritech Financial	Consumer has been paying Ameritech Financial a monthly fee of \$99 since January 26, 2016 to cover their student loan consolidation services. She paid \$200/month for the first two months. She just received a letter from the FTC regarding action being taken against Ameritech.
456	97421147	07/05/2018	Ameritech Financial	Contacted through mail, and as I'm not good with my student loan debt I thought having an advisor would be beneficial. Set up an account and they would debit \$99.00 per month that would go toward paying off my federal loans. They said they needed more paperwork from me, which I admittedly didn't do a good job of returning to them. They said they needed: Most Recent 30 Days of Paystubs: NeededMost Recently Filed Tax Return: NeededStatement of Income: NeededPSLF Employment Certification Form:N/AStop Automatic Payment To Servicer Form: NeededRecent Loan Servicer Statement(s) or Documents: NeededIBR/ICR Application Form: Need Client SignatureForbearance Form: Need Client Signature Fast forward about two years, and I find out my federal loans are about to default. I contact Ameritech, and although they charged me \$99/month for about 22-23 months, not a single dollar went to my loans, and that the fee was what I paid them to administer my accounts. The rep also says that when I get my paperwork in order, then a portion of the \$99/month will go toward my federal loans. I accepted my ignorance and put that on myself, and I filed my paperwork as well as a loan forbearance through Ameritech. Currently still a customer but will cancel soon.
457	97421156	07/05/2018	Ameritech Financial	Consumer states that he had received a letter from Ameritech Financial stating that the FTC had sued Ameritech for deceptive practices. consumer states that he has made payment each month.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
458	97421157	07/05/2018	Ameritech	Consumer reported that she received a letter in the mail from the FTC regarding the Ameritech law suit. Consumer states that Ameritech sent her a letter asking for her to call them to sign up for loan forgiveness. Consumer thought Ameritech was a government agency. Consumer thought her payments were going to her loan but then realized that it was not going to her loans. Consumer contacted the company and was notified that they were just an agency that would help her get the program but they also convinced her that there were the only way she had to contact the other companies for the loan forgiveness so she decided to stay. Consumer then called again to cancel since she found out she can file for the forgiveness on her own at no cost. Ameritech offered consumer to lower her payments and once again convinced her that they could help her application not get denied since the applications get denied very often. Consumer agreed to that as well. Consumer recently received a notice that her FSA password was changed consumer did not authorize that. Consumer states that when she first signed up they provided her with a copy of her paperwork to review and sign so they could submit. Consumer states Ameritech did not send her the paperwork this time to review and sign. Consumer was notified that the paperwork was submitted with her signature. Consumer states she has paid 3,735 to the company.
459	97421187	07/05/2018	Ameritech Financial	i was contacted by ameritech financial about a student loan forgiveness program. I payed them \$173.00 a month for 12 months only to find out nothing went towards my student loan. All they did was put my loan into forbearance and i dont know what happened to the money i paid them. I was lead to believe that they were putting it towards my loan. Now i am out over \$2000.00 and my student loan has actually increased. I contacted them only to have them be rude and tell me that i knew what i was signing up for. Im already in a tough spot with losing my job and now i find out i was basically scammed.
460	97447337	07/05/2018	American Financial Benefits Center Ameritech	Consumer stated she received a letter from FTC regarding American Financial Benefits Center (AFBC)/Ameritech. Consumer received an email from AFBC and called. Consumer paid a upfront cost of \$300 and then set up \$200 for first 6 months and then \$50 thereafter via checking account.
461	97447360	07/05/2018	Ameritech Financial	The consumer has called regarding a letter she received about action taken by the FTC against Ameritech Financial. The consumer was contacted via mail by the company and states that they were claiming that they were going to make payment \$88 p/month plus a \$40 p/year payment starting 9/2016.
462	97447381	07/05/2018	Ameritech	Consumer got a letter from FTC about Ameritech and wanted to file a report.
463	97447428	07/05/2018	Ameritech Financial	Consumer received a letter concerning Ameritech Financial settlement. Consumer states that she has never noticed any suspicious with them. Consumer was offered a loan forgiveness program offering to bring her loan down. Consumers has been paying automatically monthly payments for a Unknown amount.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
464	97447457	07/05/2018	Ameritech	Consumer called to report that he received a letter from the FTC regarding Ameritech. Consumer states that Ameritech is supposed to be paying his student loans. Consumer has paid around 4800 at this time.
465	97447460	07/05/2018	Ameritech Financial	Consumer has rec'd a FTC v. Ameritech Financial letter in the mail. Consumer has rec'd a letter in the mail from Ameritech. She called the number listed to talk to someone about reducing her student loan payments. She was set-up to pay \$100 a month and in additional \$99 a month to Ram Payment Center plus additional initial fees for about a year and a half. The company is hard to get in touch with. She spoke to Depart of Ed and they had not rec'd any payments from the company.
466	97447519	07/05/2018	Ameritech Financial	Consumer received a letter from the FTC. He reports that he was paying Ameritech Financial for several months the amount \$108 to get assistance with his student loan. Consumer would like to file a complaint for the fraud.
467	97447552	07/05/2018	Ameritech financial	i have been paying this company for years to help with student loan debt. now, ive given thousands of dollars to a company for nothing? im struggling terribly with student loan debt.
468	97447681	07/05/2018	Ameritech Financial	I receievd a letter form the Federal Trade Commission the other day. It stated that they are suing Ameritech financial and the Financial Education Benefits Center for deeptive practices. I am a customer of Ameritech financial and have been paying Ameritech kiney for services that I get get for free on my own from the Department of Education. I have paid about \$1,300 so far to them abs could gave used that money toward my loans and credit cards had I known. I am canceling my membership with them but am hoping that I can get help to get refunded money I unnecessarily paid by filing this complaint. Other-Other Update
469	97447735	07/05/2018	Ameritech Financial	Consumer reports they received a letter from the FTC regarding Ameritech Financial.
470	97447839	07/05/2018	Ameritech Financial	Was told that I am paying them for loan forgiveness. Was given a contract and agreed to pay \$82.00 a month for a couple of years then reduced to \$49 a month and once completely paid off, my loan would be forgiven. I had only one problem with them sometime in the first few months where they drafted a payment from my account without my consent and when I called to cancel and threaten to sue, they immediately apologized, forgave that payment and promised not to do it again. Blamed it on their system. It never happened again. Just recently they asked me to resign another contract claiming to have changed the company they use to setup automatic payments. The agreement of \$82.00 stayed the same and I wasn't charged any additional fees. Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
471	97447906	07/05/2018	Ameritech	Consumer is calling to state she received a letter from the FTC about Ameritech. Consumer is calling to report that she received a letter from Ameritech stating that they could consolidate her loans. Consumer called the number and was told she could open a loan for her and then she would have to pay them off with monthly payments totaling 191.77 dollars. Consumer has paid a total of 2000 dollars through her checking account.
472	97447917	07/05/2018	Ameritech	I was promised my student loans would be forgiven what do I do? Other-Other Update
473	97447936	07/05/2018	Ameritech	Consumer reports she was contacted by Ameritech and she has paid them \$6000 over a 6yr period.
474	97447946	07/05/2018	American Financial Benefits Center	Consumer is calling to file a complaint against American Financial Benefits Center .Consumer received letter from FTC regarding the recent lawsuit that was filed against this company. Consumer disconnected the call and was unable to provide further information.
475	97447976	07/05/2018	Ameritech Financial	I was contacted by Ameritech Financial via a mailing card in early 2016 which advised me that based on the "Health Care and Education Affordability Reconciliation Act of 2010, the U.S Department of Education adjusted their re-payment policies". And that I may have been eligible for: \$0 Monthly student loan payments, No minimum Income Requirement or Credit Check, Loan Forgiveness Programs, No impact on my Credit Rating or Score and no program payment for up to 90 days. To confirm my eligibility the card stated to call their Student Load Department with a provided account #. Which personally makes one feel that the company is affiliated with the Department of Education. After my initial call and decision to use them, they provided me the PSLF employment certification form, and the Income based application request form which I helped fill out and return along with my 2015 income tax return. After which, I began to pay the company in monthly installments. Starting in April 2016 I paid \$407.00, then \$307.00 from May 2016 to Aug of 2016. Following that I have paid Ameritech Financial \$99.00 a month to present day. I have called to attempt to cancel my membership. Unfortunately due to high call volume, I had to leave my request to an answering service.
476	97448006	07/05/2018	Ameritech	Consumer states that he has a complaint with Ameritech. Consumer received a letter from us about FTC vs Ameritech. Consumer wanted to add his complaint.
477	97448013	07/05/2018	Ameritech	Consumer called to report that she received a letter from the FTC regarding Ameritech. Consumer states that she has paid Ameritech 49 dollars a month for the past two years totaling around 1176 dollars. Consumer has been making payments to help with her student loans.
478	97448016	07/05/2018	Ameritech Financial	AMERITECH COMPLAINTS: The consumer rcv'd the Ameritech letter from the FTC. The consumer paid them about \$840.00 total.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
479	97448068	07/05/2018	Ameritech Financial	Ameritech stated they would lower my monthly payments which they would apply to my student loan. My monthly payments to Ameritech did not go toward paying my student loans. I have called and am attempting to cancel with Ameritech as of 7/5/2018. According to the FTC, Ameritech failed to deliver on its promise that people could permanently reduce their monthly payments or get total loan forgiveness. The FTC also says the company charged illegal upfront fees. In addition, the FTC alleges the company told people their fees would go toward their student loan balances, but that wasn't true. The Department of Education doesn't charge borrowers to enroll in repayment and forgiveness programs. That means you are currently paying Ameritech for things you can get for free on your own from the Department of Education.
480	97448130	07/05/2018	Ameritech	I was told at first that part of the monthly installment would be going toward my student fed loan. After I was contacted by fed loan, I explained to them that I was making payments through Ameritech. Fed loan informed me that they had not received any payments from Ameritech. I contacted Ameritech to find out why no payments had been sent to fed loan. Ameritech told me that they never said they would send payments to fed loan. Ameritech said I still had to make payments with fed loan. After that I stopped all payments with Ameritech. Thank you for going after them.
481	97448188	07/05/2018	Ameritech	I received a letter from Ameritech in 2016 stating they could help me reduce my student loan payments through a special government offer. It would cost me around \$1,000 up front for them to handle the paperwork and then \$99/mo thereafter. By participating in this program they offered "free" financial services. I have not used any of these service and do not want any of them. They continue to draft my account every month. I recently found out that these services are free from my loan servicer but I did not know that at the time. I think Ameritech has scammed me into believing they were helping me. I tried to call them today to cancel my account but I was not able to get through due to "higher than normal call volumes".
482	97448203	07/05/2018	Ameritech Financial	I contacted the company about lowering my student loan monthly payments and was told I would have a fixed rate for 300 payments then the remainder would be forgiven. I literally called them a week before receiving a letter from your company about the lawsuit. The reason I called them was my student loans had accrued so much interest and I couldn't understand why. Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
483	97448226	07/05/2018	Ameritech Financial	Consumer reports receiving a letter by the FTC about the Ameritech Financial. Consumer reports paying \$200 a monthly. Consumer reports that Ameritech Financial failed to deliver on their promise to enroll into a government program that they claimed would permanently lower monthly student loan payment for a loan forgiveness. Consumer reports that Ameritech Financial has sent Navient a letter to consolidate the loan. Consumer reports that Navient was going to turn him to collections.
484	97448244	07/05/2018	Ameritech Finacial	Caller states that she wanted to make a report against Ameritech because she was also part of the scam with her son as being the victim as well.
485	97448270	07/05/2018	Ameritech Financial	Consumer received a letter from FTC regarding Ameritech Financial. Consumer received a mailing from Ameritech Financial and consumer has paid them 1410 for his students loans.
486	97448277	07/05/2018	Ameritech Financial	Consumer has rec'd an FTC v. Ameritech Financial Letter in the mail. Consumer has enrolled for services about two years after receiving a phone call. They have deducted \$99 a month from her bank account. She has recently started receiving calls from Ameritech wanting to update her billing info. She has been ignoring the calls.
487	97452904	07/05/2018	Ameritech Financial	Consumer received a letter from the FTC Vs. Ameritech Financial and would like to know more about the case. Consumer paid them over \$2,000 and he initiated his monthly payments back in 11/17/2017.
488	97452931	07/05/2018	Ameritech Financial	Consumer has rec'd an FTC v. Ameritech Financial letter. She has made monthly payments of \$108 since 10/3/16. Consumer states that she rec'd a call from the company to re-certify last month.
489	97452965	07/05/2018	Ameritech	The consumer wanted to file a complaint against Ameritech Financial for misleading them on their student loan process. The consumer stated that he paid the company \$560 over the course of two years.
490	97452970	07/05/2018	Ameritech Financial	Consumer reports that she is a victim of the Ameritech Financial. Consumer says as soon as she finished school they began to contact her offering assistance to pay off her student loans. Consumer says they began to offer her there services and get her on a payment plan. Consumer made payments of 12 months paying up to \$2700. Consumer later found this to be suspicious. Consumer received letter from the FTC about the lawsuit with Ameritech Financial. Consumer also provided personal information including SSN.
491	97453058	07/05/2018	Ameritech Financial	Everything seemed legit they used my financial hardships and promises to help my students loans to scam me out of money. If this lawsuit placed aganist ameritech ultimately finds there practices illegal .. I just ask for a full refund and compensation

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
492	97453091	07/05/2018	AmeriTech Financial	So in my mailbox I found a slip/flier talking about loan forgiveness and a repayment program for certain professions. When working for a non-profit organization, and if I quality, by filling out lots of forms, etc., I could qualify for a 10 year repayment program. Three installments of \$499, \$475, \$399 (estimated) for first 3 months, then \$99/month for 120 payments. Then after that, my federal loans would be payed off. So I looked into it, seemed legit, passed lots of background checks, and credibility sites. So I joined up, went through lots of forms to sign up. I felt weary the entire time, but up until now everything seems to be fine. I was with Nelnet which switched to FedLoan Servicing. I haven't had an email, warning, call, nothing from the Government warning me or saying I haven't paid my loan payments in 3ish years. So I'm confused at what's happening. I really need someone to help me out because I've referred several people in this program and I feel guilty thinking I did the right thing. The company has my FAFSA account information, Federal Loan account information, my Bank account information, etc. It's auto pull from my account every month. I just received a letter in the mail warning me of the lawsuit against AmeriTech Financial, etc. So I'm following the steps mentioned to figure this out. One, so I'm not in trouble for not paying on my loans, two, so I can get reimbursed by the company, three, get on a true repayment forgiveness program, and four, to make sure my credit and other isn't affected. Please help. Thank you.
493	97453106	07/05/2018	Ameritech Financial	I unknowingly paid for a service that I could have done myself. While I was on the phone with the representative she asked that I click the "I read" button so that I can proceed. She said all that was, was the information she had already given me. I paid over \$900 for a service to save money when in fact I was actually paying them for a service they claimed only they can do. Other-Other Update
494	97453111	07/05/2018	Ameritech Financial	Consumer states that she received a letter in regards to Ameritech Financial and the lawsuit against them. Consumer has been a member with them for the past couple years. Consumer states that they have paid 2376 dollars to Ameritech in total. Consumer has tried to call their office 3 times and has not gotten through to them.
495	97453151	07/05/2018	Ameritech Financial	Consumer is calling to report that he received a letter in the mail from Ameritech Financial. Consumer indicate he has been a customer since 2016 and is paying \$99 month and payment was drafted out of his account.
496	97453175	07/05/2018	Ameritech Financial	Consumer reports they received a letter from the FTC regarding Ameritech Financial.
497	97453261	07/05/2018	Ameritech Financial	Consumer reports that she has rec'd a FTC v. Ameritech Financial letter. Consumer states that she enrolled by phone in 9/17 with Ameritech. She has called to cancel her enrollment. When she requested a refund she was told that it is in their policy not to return money.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
498	97453374	07/05/2018	Ameritech Financial	Consumer received a letter from the FTC in regards to the case against Ameritech Financial she has been paying \$82 monthly to reduce her student loans.
499	97453423	07/05/2018	Ameritech	Consumer states that he received a letter from the FTC stating to be suing Ameritech due to deceptive practices, consumer states he was offered assistance with reducing his student loan from Ameritech. Consumer states that he was told if he paid \$173 a month since 07/01/2017, they were able to forgive her loan. which he found out that no payment was going to his student loans. consumer wants to know how he can retrieve his money and where to receive additional information.
500	97453450	07/05/2018	Ameritech Financial	Consumer reports they received a letter from Ameritech Financial regarding loan forgiveness. Consumer reports they contacted the number and was offered a lowered monthly rate for their student loan. Consumer complied. Consumer reports they were paying \$99 monthly since August of 2017.
501	97453487	07/05/2018	Ameritech Financial	I was contacted by Ameritech Finacial through the mail telling me they could offer me debt forgiveness for my student loans if I paid them \$99 a month for 20 years. They told me after that time frame the company would pay off the remainder of my student loans. They asked to set up an automatic transfer each month from my bank [REDACTED]. I recieived a letter in the mail from FTC stating that there is a lawsuit against ameritech finacial because the Department of Education doesnt charge borrowers to enroll in student loan repayment or forgivness programs, and that I am paying for services I can get for free from the department of education.
502	97453544	07/05/2018	Ameritech Financial	A friend of mine had been using Ameritech for over a year and recommended I try contacting them when Fedloan wouldn't offer me affordable payment plans. I contacted Ameritech January 2017 where they made promises of payments less than \$20 a month. they collected multiple payments from my bank account until I contacted them again and they told me they hadn't set up payments yet. they informed me that Nelnet was not working well with them and I needed to make bigger payments. needless to say Ameritech has collected over \$600 from me since January 2017 without a cent being sent to Fedloan. It's a shame that this is happening to so many people whi are trying to do the right thing by paying their bills. Loan companies are so difficult to talk to and get help from.
503	97453599	07/05/2018	Ameritech Financial	Consumer stated that he got a letter from Ameritech to consolidate and forgive his student loans in 10 years. Consumer stated that he was supposed to pay \$200 monthly for 10 years. Consumer did not comply. Consumer stated he received a letter from FTC about a lawsuit.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
504	97453603	07/05/2018	Ameritech financial	i got a letter from ameritech financial about consolidating my student loans to reduce the payment and spent over 2 hours on the phone with customer service who told me for the first few months that my payment would be 287 and then 99 a month for roughly 25 years before my loans were forgiven. i have now payed over 1300. i also paid an initial fee to begin this program but i dont know how much that was as it was late last year.
505	97453709	07/05/2018	Ameritech Financial	July 2016, I received a post card from Ameritech about student loan forgiveness program. I called the number and spoke to Dan. Dan got all my information and how much I made to come up with a monthly payment plan of 99 dollars a month for the next 10 years. He said after the 10 years my student loans would be taken care of since, President Obama signed a bill for people working in public service. He said "they get a break on their student loans". I also had to pay 200 dollars upfront for the first payment. I have been paying them 99 dollars a month for the last 23 months. I received the letter in the mail stating that the payments were not going towards my student loan payments.
506	97453722	07/05/2018	Ameritech financial	i was told by a friend to use this company to help with my forgiveness program. i was told i was being enrolled in the public service act forgiveness program. i paid the upfront fees and pay about \$180 a month for first year then \$99 a month for next 9 years after 10 years the rest of my federal student loan debt would be forgiven.
507	97453765	07/05/2018	Ameritech	Consumer received a FTC letter, stating that were filling a lawsuit against Ameritech. Consumer believes that she gave them 1200 dollars to start the program. Consumer states that, they have been charging her monthly 99 dollars.
508	97453832	07/05/2018	Ameritech Financial	I received mail information from Ameritech Financial indicating I may be able to reduce my student loan payments, or even receive student loan forgiveness if I worked with them. I was in financial difficulty, and I needed to save as much money as I could per month. I spoke with a representative and received and reduced rate, as well as provided them with the information they needed to assist me with student loan forgiveness. After filling out all of the paperwork, and requesting information from my employer, I paid the company 99 dollars per month to continue paying my student loans. I didn't pay much attention to it after that. Recently, I became concerned about where my money was going, as the information on my checking account appeared suspicious. I contacted the company, and transferred my student loan payments back directly to the federal government payment system (FedLoan). I contacted Ameritech to discuss this with them. They attempted to keep my business by offering monthly rates, but no one returned my calls when I wanted to discuss the whereabouts of the money. Thank you for your help with this matter.TOPIC:Referrals

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
509	97453841	07/05/2018	Ameritech Financial	I was contacted about my daughters student loans, Parent Plus Loans. I was given the impression it was debt forgiveness, since my daughter was no longer working due to a medical issue, I was trying to get the debt either forgiven or greatly reduced. I was under the impression that I was paying them a fee to work with the loan and the balance would go toward the loans themselves. I was given a payment plan of \$ 287.00 for the first 5 months then \$ 99.00 per month after that. I was told that to qualify I had to file my income taxes separate from my spouse. This has been a nightmare.
510	97459037	07/05/2018	Ameritech Financial	Consumer reports receiving a letter by the FTC about the Ameritech Financial. Consumer reports paying \$50 a monthly. Consumer reports that Ameritech Financial failed to deliver on their promise to enroll into a government program that they claimed would permanently lower monthly student loan payment for a loan forgiveness. Consumer has contacted Ameritech Financial for a refund and was transferred into a supervisor by Ameritech Financial representative. Consumer was informed they would not refund her the money. Consumer was informed that the money was going into an account. Consumer was informed in 3 years they would pay the principle as informed by the original person she spoke to and after the 3 years they apply the money towards the loan.
511	97459041	07/05/2018	Ameritech Financial	Consumer states that she received a letter from the FTC regarding a lawsuit against Ameritech Financial. She signed up with them and was told that they can consolidate her loans and she would be able to pay them off with in 10 years. She was told that they would put the money she paid them in an escrow account for her. She paid them \$132 since 2016.
512	97459088	07/05/2018	Ameritech Financial	Consumer states that she had received a letter from Ameritech Financial stating that the FTC had sued Ameritech for deceptive practices. consumer states that she has made payment each month.
513	97459167	07/05/2018	Ameritech	Consumer reports that she got a letter from FTC concerning the Ameritech lawsuit. She has sent them money and they have not paid any student loans. Consumer signed up for Ameritech online and has paid them a great deal of money.
514	97459210	07/05/2018	Ameritech	Consumer stated she got a letter from FTC about Ameritech. Consumer stated she got something from Ameritech to help pay off student loans. Consumer contacted them, she paid them \$3000-\$4000 that she thought was going towards her student loans.
515	97459233	07/05/2018	Ameritech Financial	I was contacted by this company multiple times initially by mail, when I called them back, they made sure to tell me they were an honest company to help me pay down my student debt. Since 2013, I have paid them at least \$100 per month, with yearly updates of my income and tax returns to adjust payment based on income.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
516	97459256	07/05/2018	Ameritech Financial	Consumer reports that he has contacted Ameritech Financial for assistance for a loan forgiveness. Consumer reports paying \$132 a monthly. Consumer reports that Ameritech Financial failed to deliver on their promised to enroll into a government program that they claimed would permanently lower monthly student loan payment for a loan forgiveness.
517	97459268	07/05/2018	Ameritech	Consumer is calling to report that she contacted Ameritech offering their services to consolidate student loans. Consumer contacted them and set up payment plans with the company.
518	97459275	07/05/2018	Ameritech Financial	I made initial contact with them because of a Facebook post about the college in which i got my college degree. I contacted them because my school loans were around \$330 a month and i couldn't pay it. They showed me by breaking it down exactly how much i will be saving by going through them. So, I made my first payment on October 14, 2017 in the amount of \$165. They haven't problems running my payment through my prepaid credit card. I had to call them once a month. I paid 4 payments before i contacted Holly Halverson. I asked Holly Halverson for some bills or notification of the bill or any type of explanation to be mailed to me or if i can mail them a money order. She says that I can't mail them the payment. She says that no one can mail in a payment. Our payments through another company called RAM servicing and I always get a text through them. She says no one gets any bills in the mail. We only get email notifications and texts and that the payment will always come out the same day each month. I wanted proof of where my money is going and they never gave it to me. I signed electronically and they never mailed anything in paper.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
519	97459315	07/05/2018	Ameritech	I seen an ad from Ameritech regarding getting information about ways to lower my student loan amount overtime with the lowest possible interest rate. After giving my information, I received a call from a Richard Tapia who told me that there are many companies that assist with the process of lowering my school loans but they would be the best and the only thing that I would have to do is give my information and they would fill out all the "complicated" paperwork for me. In the end, the rep stated that I would lower my loan amount down by \$9,000 if I have them fill out the paperwork and pay a one time service fee of \$800 which a part of my monthly payment to them of \$74 a month would include and the rest would go to the student loan debt. By the 3rd month of paying them about \$74 a month, it was increased to \$82 a month for unexplained reasons. I have been paying them \$82 a month ever since and I have just noticed my loan amount is still building over \$800 in interest and the amount has not decrease at all. The rep (Richard) also stated that the amount would go directly to the principle amount but this is obviously not happening at all. It is likely that it is not even going towards my debt at all. I am worried that the government will think I am not making an effort to pay my student loans but I am but Ameritech has not shown this and they are taking money without me seeing anything for my efforts. It may be possible that they are keeping all the money for themselves. Other-Other Update
520	97459334	07/05/2018	Ameritech Financial	Like many recent college graduates I was confused about where to go about my student loan info. I received a letter in the mail from Ameritech Financial w/ an 800 number to do. After calling that number I spoke to "Stanley Livingston" and enrolled in FEBC. He say Ameritech changed an amount (800?) as a processing fee and a fee of \$100? per month for 12 months, beginning in April 2016. Almost 2 months later I received a letter from the U.S. Department of Education that I needed to contact Nelnet-where my loan is from. I was able to get my situation resolved w/ Nelnet around Memorial Day 2016 and have had no issues since then. Afterwards I called Ameritech Financials customer service number to obtain a refund, I wasn't able. I then went to my bank, Chase, and claimed it was fraud(Chase agreed w/ me) and I get \$800?. I am still out around \$500-600 but I switched bank accounts so I don't have exact numbers, just a rough idea. If it helps I still have some emails w/ the Ameritech Financial agent and possibly some physical copies with my account information w/ Global Solutions, where I "paid" Ameritech. Thank you for the opportunity and you may contact me. [REDACTED]
521	97459346	07/05/2018	Ameritech financial	I have been contacted by them and they assured me that I will be paying lower then other services like them. The amount I have been paying for a year have been less then what i had been paying before contacting them.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
522	97459395	07/05/2018	Ameritech	I received a letter in the mail about my student loans being cancelled out through this program. I literally spent 3 hours on the phone back in February 2016. Since that time - I paid an initial fee (can't remember what it was) and have paid \$99/month since then. I have asked questions about the program and just get told that after 10 years my student loan debt will be erased. When I signed up for the program I was married and living at a different address [REDACTED]
523	97459401	07/05/2018	Ameritech	A Letter Came in the Mail Offering Student Loan Payment Reduction and Forgiveness. I felt i should take advantage of the offer, since I indeed have student debt.I called the company and asked about the offer. They told me that they could help lower and help me to pay my student debt in manageable monthly payments. I would have to fill out paperwork and sign documents indicating i agreed to their terms and fees. They charged me an \$800 fee From April to May of 2017. Then in August 2017 till Current Have proceeded to charge my bank account \$100. All of that time I believed that indeed my debt was being paid. After recieving a letter from the FTC indicating a lawasuit to Ameritech, I called my loan servicer and found that while I was not beiong charged my balance had not been reduced. I'm filing this complaint to ensure that it is noted that this company is indeed fraudulent as they did not deliver on their offer.
524	97459521	07/05/2018	Ameritech Financial	I was making monthly payments but i have now found out these payments have not gone to any type of loans i have. I would like a full refund.
525	97459530	07/05/2018	AmeriTech Financial	I received a letter in the mail that I could reduced my loans based on a policy/law set by Obama. It said I could pay less based on income and after I five years my student loans would be forgiven. When I called The agent who spoke with me, Richard told me the same thing. Stating this was something legal and possible done by Obama and that since Trump was now in office, this was something that might be taken away, and to act now to be grandfathered in so I could get my loans forgiven. Richard told me that the part of my payments that would go to my loan. And the rest to the services the AmeriTech company provided. A little over a year goes by, I get a call from my loan provider, GreatLakes, that I had a payment over due. After logging in online it turns out that my student loans were no less then when I started. When I called AmeriTech, the new agent I spoke with said none of my payment were going to my loans and all of the payment went to the AmeriTech company, contradicting what Richard told me in the beginning. For the entire year I was with this company, I was no closer to paying off my student loans than when I started. I request a refund but they told me they didn't have the authority to do that. I felt cheated and with no other recourse. I now know this company is a complete scam and I wish I never called them.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
526	97459535	07/05/2018	Ameritech	Consumer called to report that she received a letter from the FTC regarding Ameritech. Consumer states that she had been paying Ameritech since April 2016 but she has already cancelled her account with Ameritech and she canceled her membership since April because she found out her payments weren't going towards her student loans.
527	97459584	07/05/2018	Ameritech	Sometime in November or December of 2017 I received a pink Final notice letter stating it was my last chance to apply for a student loan forgiveness program I may qualify for. I called the number and spoke with a rep, I was on break from work and did not have time to finish my conversation. Several weeks later I get a return call from this company from a young woman. I explain that I am currently on a repayment program through nelnet. She then goes on bashing nelnet explaining they are in trouble with the federal government. Eventually her supervisor gets on the phone discusses possible payment programs I may qualify for and how much they will save me. He also then hints that if this girl doesn't sign me up she will be fired. I feel guilty so I sign up, I also do not have my bank info on me at the time and convinces me to open a Credit One checking account. I later provide my regular bank account. I was very confused and thought what would it hurt as long as I am on a repayment program for my loans, that is what matters. I am later told I am approved for a \$0 plan but am being charged \$80 per month. I am currently a Utah state employee on a limited income with a family.
528	97459643	07/05/2018	Ameritech Financial	They contacted me saying after a few years of paying them \$82 per month, I could possibly be forgiven of student loans. I gave them \$641 total and just recently had my bank stop payments with them. I would like the money back that I gave them.
529	97459655	07/05/2018	AmeriTech Financial	I found out about AmeriTech in August 2017 through a Facebook ad. I found it strange that I received a call from a representative about five minutes after filling out contact information to hear about their loan forgiveness program, but I was eager to have my loans forgiven. During the telephone conversation, the representative spoke really quickly and basically flew past the terms and conditions, which I also found strange, but I was told that I had nothing to worry about. With those words I signed the paperwork and agreed to make monthly payments. Months later, red flags started to appear and things just didn't make sense to me. Every time I attempted to reach out to my representative to learn more about my account, I would not get an answer or call back. Now I am extremely concerned and I need help.
530	97459763	07/05/2018	Ameritech Financial	they told me i would save money on my loans by paying less each month and having more forgiven after 20 yrs. not once didn't they say i was paying them to do paperwork and my loans were not getting paid. They lied about my household number and income to get me \$0 a month payment through my loan servicer. Due to interest accumulating my account balance rose but 5 grand.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
531	97459786	07/05/2018	Ameritech Financial	<p>On June 9, 2017 I was contacted via postal mail by a company called Ameritech Financial. The letter stated my eligibility to participate in a "Student Loan Preparation and Processing Services Program" that could prepare me for "Total Loan Forgiveness." It also stated "With the implementation of the Health Care and Education Affordability Reconciliation Act of 2010 the U.S. Department of Education has adjusted their re-payment policies." I spoke to a representative named "Jenny" (916-509-3991) who provided me with different payment options. I had to make 3 payments of \$407.00 via automatic deduction from my checking account. After 3 consecutive payments, I would make 120 payments of \$99 - at which point my student loan debt would be forgiven in the year 2027. As of 6/18/2018, I have paid \$2,112.00. I received a letter from the Federal Trade Commission (FTC) dated 6/27/2018, notifying me that the FTC was suing "Ameritech for deceptive practices." I called FTC at 1-877-FTC-HELP and reported my complaint to "Christina" who provided me with the following complaint number: 97459088. As a back up, I would like to submit my complaint electronically. Thank you kindly.</p>
532	97459878	07/05/2018	Ameritech	<p>Two years ago, I received a phone call from Ameritech stating that they could help me reduce my student loans. Since I am a Kindergarten teacher, which is considered a public service occupation, they said I could sign up for \$40,000 worth of loan forgiveness by paying my loans through Ameritech. I have paid \$100 a month to Ameritech since June 2016, adding up to roughly \$2,400. They collected information such as my social security number, my bank account information, etc. At first, I thought it was a wonderful opportunity to reduce my student loan debt, so I signed up right away. When I received statements from fedloan servicing, all of my bills came out to \$0, so I thought that was thanks to Ameritech handling my loans. Until recently, when I received a bill from fedloan servicing stating that I was past due. I immediately called the U.S. department of education to find out that Ameritech is a scam, forcing me to realize that the deal was too good to be true and that I had been taken advantage of. I am hoping to see some of the money back so that I am able to pay it towards my actual student loans. Thank you for your time and energy and have a good day.</p>

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
533	97459942	07/05/2018	Ameritech Financial	I received a letter on June 27,2018 from Federal Trade Commission informing me of notice of a lawsuit. On 11/17/2017 an account specialist contacted me about a program to lower my monthly payments on my student loans. at the time of the call, i was already enrolled in an income driven repayment plan with FedLoan Servicing. I was paying \$177.00 a month. Lauren, the account specialist told me that she could lower my payments drastically. She emailed me several forms. it was a few weeks later that I received a later saying that my payment was in fact not going to be lowered but INCREASED. I called Ameritech and spoke with someone and asked what exactly their company does. I was told that Ameritech does all the required paperwork to ensure I get the best payment. I was also told that they pay my loan company directly. I spoke with a supervisor that said he would make sure my payment was lower than the \$177.00 i was orginally paying. He called a few days later and informed me that i would be oaying \$123.00 to FedLoan Servicing and paying Ameritech 67.00 a month. I told him that was a total of \$190.00 and that was more than what i was paying before I signed up with Ameritech. The suoervisor informed that i was paying Ameritech so that all my paperwork was guaranteed to be complete and correct and that at any time FedLoan can change my payments but if i was enrolled with Ameritech, my payment was guaranteed to stay the same. I recently contacted my loan servicing company, Fed Loan servicing and was told that there was no payment made from 11/28/2017 thru 3/19/2018. Ameritech Financial has debited from my account on five different occassions totallying \$433.10. None of that money was applied to my Fed Loan account. Upon receiving the letter from FTC i have done skme investigationd and concluded that much of the information I received from Ameritech was incorrect. My monthly payments to Ameritech do not go toward paying my student loans. Ameritech does not make payments on my behalf. I was told that The Dept of Education charges borrowers to enroll in forgiveness programs when it is actually free. I have since cancelled my account membership with Ameritech however everytime i call, an answering service answers and takes a message. i have yet to receive a return call from them.
534	97459950	07/05/2018	Ameritech	Was previously in law enforcement and contacted by this company to make reduced payments on my student loans which infact were not applied to my loan. Automatic payments were setup to my bank account. Received a letter from FTC today (7/5/2018) regarding this matter.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
535	97465298	07/05/2018	Ameritech Financial	<p>They had a very informative enrollment specialist named Isaiah Felton that convinced me to sign up after telling me several times that it wasn't a scam (because I asked several times). He even assured me by letting me speak with someone from the company's legal department that also told me that it wasn't a scam, and that my payments would go towards my student loan debt. They also told me that I was approved for and enrolled in the public service loan forgiveness program. Isaiah assisted me with filling out all of the forms that was asked of me. Before signing up I asked a lot of questions like- is this a scam, can you assure me that it's not a scam, will my payment go directly to paying off my loan, is the loan forgiveness program a government program and will my loan be forgiven after 10 years? He was able to answer all of the questions, all the while assuring me that this wasn't a service that takes advantage of people financially. I was also told that all the calls were recorded, and he was able to answer all of my questions, which I now realize he and the lady from the legal department had lied to me about. I went as far as to look them up on Google and the Better Business Bureau's website, but I found nothing of alarm at the time. I was told that my first payments would go toward paying them for setting me up with the public service loan forgiveness program, and then everything following that would go directly toward paying my student loan debt. The said that the program that I was signed up for would take 10 years of payments at \$99 per payment and at the 10 years of completing payments (without a late payment) my loans would be forgiven. My payments were made by direct payments out of my checking account through my bank. When I went back to see how much they had taken out for their services, it was different from what Isaiah had said and more payments had been taken out for their services than he had told me originally. In the past 2-3 months they have logged into my FSA account and changed the password, which I have retrieved, and they have been calling and emailing me nonstop to sign a document allowing them to change the company that processes my automatic payments from my bank. I didn't sign it because the emails didn't have a company logo and didn't seem legit. I have already called them to retrieve my FSA sign in info and to cancel their service and ask for a refund. They have I feel completely taken advantage of and would like to see charges brought against this company that lied and scammed me and many others out of our money. If</p>
536	97465323	07/05/2018	Ameritech	i received a letter stating they could lower the total amount i owed. i contacted the company and they made some calculations stating if i did indeed ised them i will have a much lower payment and final total amountto pay. they entered my fafsa information. they started discouting my monthly payment short after. i cancel servicesbecause of financial hardship after multiple payments.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
537	97465373	07/05/2018	Ameritech Financial	<p>with what they called the student loan forgiveness program because an Ameritech representative named Adam McKinley told me: 1.) The process was so complicated that I probably wouldn't be able to do it myself, or only after spending a great deal of time wading through 50+ pages of information about the federal law. 2.) My lender probably would not be willing to help me, and wouldn't be willing to help make sure I renew every year as they have an incentive to keep me indebted to them, paying interest, and 3.) Ameritech can get me the lowest monthly payment.</p> <p>I spent four hours on the phone with Adam to sign up, but started thinking something was strange when he insisted that for dependents the government allows you to write on the application not the number of children you have, or the number of people who depend on you for their main financial support, but anyone I may have given some help to in the last year. I was somewhat skeptical, but he insisted that this was the case. So I proceeded with the application. Almost as soon as I submitted the application and all documents, I started getting a lot of calls and emails from Ameritech asking me to refer other people to the program, which I thought was strange. I told one person who called from Ameritech that I didn't feel comfortable recommending the program to others until things had gone through with my application and I had some experience working with the company. I had the application completed and all financial documents submitted to Ameritech by August 8, and monthly payments of \$108 began to be deducted from my bank account, per the agreement with Ameritech, in either August or September. Three payments had been deducted from my account when I finally found out that my application had been rejected by the federal government back in August. I was never informed. I called and emailed Ameritech immediately asking to cancel the agreement and have my money returned to me. It was not done immediately. It took a couple of weeks, but my money was returned to me and the company allowed me to withdraw from the agreement, I believe because I wrote in emails (to Max Hamerman) that I had been given misinformation and they did not want me filing any complaint or claim and calling negative attention to the company. I was dismayed to call my lender later and find out that the paperwork to apply for the government's loan forgiveness program is not complicated or lengthy, and to find out that my lender was willing to be helpful. It wasn't anything that required the mediation or assistance of a third party. I was also</p>

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
538	97480357	07/05/2018	Ameritech Financial Ameritech Financial Cheyney University of Pennsylvania	CFPB Issue Type: Struggling to repay your loan   Can't get other flexible options for repaying your loan --- What Happened: I was referred to this company to help with my student loans to not go into default. Ameritech Financial was charging me every month with the agreement to pay my student loans monthly. I was made aware that my student loans were not being paid and my loans were in jeopardy of defaulting. My income tax refund were taken and I was not eligible for any other assistance. --- Have contacted: CC Issuer --- Fair Resolution: I am looking for a refund for the payments paid to Ameritech Financial. I would like for the Student Loan company to be made aware that I was paying in good faith. I would like to be able to participate in another program to help with my student loans. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
539	97480516	07/05/2018	Ameritech Financial Ameritech Financial AI Miami International University of Art and Design	CFPB Issue Type: Dealing with your lender or servicer   Don't agree with the fees charged --- What Happened: I entered a Service Agreement with Ameritech Financial on March 31, 2016 under the pretense that I would be enrolled in the Public Service Loan Forgiveness Program and my student loan debt would be forgiven after 120 qualifying payments. They explained to me that \$207.00 would be debited from my bank account on 04/28/16 as well as \$207.00 for the next 9 months to pay for the Program with Financial Education Benefits Center Program and Student Loan Financial Education Kit. After those 9 months, I would be debited \$99.00 for the remainder of the program. I took out a loan under my name and a second one under my father's name to cover tuition cost at Miami Int'l University of Art and Design. Upon graduation, I began paying back both mine and my father's loans so it grew very expensive for me. I received a notice in the mail claiming Ameritech could help reduce my loans, so I called and we are now here. I regularly check my account and my father's account on myfedloan.org website and the principal amounts have never been reduced after starting our plan with Ameritech. I even began paying interest on my father's loan in 2017 as we are enrolled in the income-based/contingent repayment plans. I am very concerned about this current lawsuit against Ameritech and it how affects me because I was counting on making those 120 qualifying payments for my student loans to be forgiven. I can't believe I've been paying \$99 towards my account and \$99 towards my father's account monthly since 03/28/2017 and it has all been for nothing. I am not sure now if I even made any qualifying payments and I cannot afford to start this process all over again. I would really appreciate any help or guidance you could provide me. Thank you! --- Fair Resolution: A fair resolution would be to receive a refund for all the money I paid to Ameritech Financial since April 28, 2016. I don't think it's fair to pay for something and get nothing in return especially after a promise was made to lower my student loans. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
540	97481102	07/05/2018	Ameritech Financial Ameritech Financial University of Michigan-Flint	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: I was contacted by Ameritech Financial about my student loan debt. I was told by a member that they would be able to help me save \$41,000 dollars. I worked with Brandon 916-526-0973 and Desiree 916-605-0299. These individuals above led me to believe that this company would help keep my payments at a fixed income and that after 10 years my debt would be wiped clean. I was provided these figures: I was currently pay \$236.00 a month on my student loans. $\$236 \times 12 = \$3,156$ $\times 25 = \$78,900$ in student loan debt. They helped me enroll in a program for a family size of 4. For seven months I paid them \$235.00 starting on May 15th, 2017 on months 8 and beyond I paid \$126.00 a month. \$27.00 was to go towards Mohela and \$99.00 was to go to AMERITECH FINANCIAL to disburse to my student loans on my behalf. The FEBC was to receive \$26.53 I was instructed that the \$126.00 for a year= $\$1512 \times 25 = \$37,800$ . Thus saving me \$41,100. I was made aware that the FTC was filing a suit against Ameritech Financial on July 3, 2018. I have contacted them to cancel my business with them and gain control of my student loans and I have not heard from them. I want to know where my money that I paid them went to. --- Have contacted: CC Issuer --- Fair Resolution: I was under the impression it would be going towards my student loans. I am upset that I was deceived and would like a resolution in this matter. I would like a refund and for them to cancel my business and financial dealing with them. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
541	97481113	07/05/2018	Ameritech Financial Ameritech Financial Rust College	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: I was a customer of Ameritech Financial. In Connection with Navient ( Student Loans) FTC has sued Ameritech for deceptive practices. The Financial Education Benefits Center did not apply my payments towards my student loans. I was charged a total of \$1320. --- Have contacted: CC Issuer --- Fair Resolution: If I can get a full refund of the monthly payments that were paid to Ameritech and also the processing fees as well. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
542	97481119	07/05/2018	Ameritech Financial Ameritech Financial	Happened: I received a letter from Ameritech that said they were a student loan forgiveness program and they wanted to help me. 8/28/17: I called Ameritech and spoke to Phil Lacefield. He explained the service to me and convinced me to sign up. I assumed the money that was going to Ameritech would be going towards my student loans. Phil emailed me documents to sign that allowed Ameritech access to my FSA and Fedloan account so that they can place my loans on forbearance. 9/27/17: I emailed Phil Lacefield to see if my first payment was received and he told me I could track my payments on ramservicing.com AND my loan servicer's website. 3/26/18: I checked my fedloan account to see pay payments and noticed no payments were being made on my loans. I had suspicions about Ameritech not being a legit student loan forgiveness program and called to get more information. I called and told Ameritech I wanted to cancel my membership and get a refund of the money I gave them since payments were not being made. A representative told me I could not get a refund and reassured me that they were a student loan forgiveness program and that the way it works is that I technically am paying Ameritech to keep putting my loans on forbearance every year and once I finish my final payment, all my loans on fedloan would be forgiven (including the interest that I accumulated). He said "we are a legit company and this is why we leave a paper trail". 9/27/17-3/27/18: Ameritech withdrew \$235 monthly (\$1,645 total) from my account 3/27/18-6/27/18: Ameritech withdrew \$29 monthly (\$297 total) from my account 7/3/18: I received a letter from the U.S.A. Federal Trade Commission that said Ameritech was being sued for deceptive practices along with things I need to know and steps I could take 7/4/18: I called Ameritech and emailed Ameritech and Phil Lancefield to get my membership cancelled but I kept getting the busy signal. 7/5/18: I called FTC to file a report and was sent to consumer finances and spoke to a representative that guided me through the steps to file a complaint. 7/5/18: I called Ameritech to get my membership canceled but a representative said she would take my information down and have someone call me within the next 2 business days. --- Have contacted: CC Issuer --- Fair Resolution: I would like to be removed from their membership and refunded the money they collected so that I can put it towards my student loans through my actual student loans company. I would also like all of my personal information (along with my referrals) removed from their
543	97481239	07/05/2018	Ameritech Financial Ameritech Financial	CFPB Sub product: Federal student loan debt --- CFPB Issue Type: False statements or representation   Impersonated attorney, law enforcement, or government official --- What Happened: Ameritech Financial collected thousands of dollars from me and said my student loan was paid. I have just learned that their organization is fraudulent! --- Fair Resolution: Compensation of all the money they have collected from me on false claims that it was going towards paying off my parent/student loan.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
544	97481363	07/05/2018	Ameritech Financial Ameritech Financial Bellarmine University	<p>CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: I received info about American Financial Benefit Center as an option to help me lower my monthly payments on my loans. I contacted them and they were very friendly and helpful and I have been utilizing them for four years now. Then my husband graduated and I told him to do the same because it was great. So he did, but this time they were calling themselves Ameritech. Still very nice and very helpful and although that seemed weird we went with it. Then two days ago we received a letter from the United States of America Federal Trade Commission advising us that Ameritech was being sued for deceptive practices and that we should look into our services. I contacted my lender to learn that I was on a \$0 monthly payment due to a family size of 8. That is much larger than my family is. I did not understand that is how my monthly payment was so low. I paid them \$49.50 each month for four years in addition to initially paying them \$1200 over four payments to initialize the program. So for four years I have had a "\$0" payment and paying them each month, all the while my interest has been sky rocketing on my student loan. My husband pays them \$74 each month for a "\$0" monthly payment. I feel so ignorant now that I didn't see this as deceiving until we called to check in with our lenders. --- Fair Resolution: I would like my money back. I have documentation showing the first four payments of \$300 that started in April of 2014- July of 2014 and then three payments of \$200 for Aug, Sept and Oct of 2014, then \$49.70 each month since then. I estimate that adds up to approx. \$3,986.80. I assumed I was paying for a service that was helping me decrease my monthly student loan payment through an income based repayment plan. I understood that after 25 years my debt would be forgiven. It looks to them like I have never made a payment because my monthly payment amount has always been \$0. So not only have I not started toward my 25 years but my interest has just been accumulating and accumulating and now I have accrued over \$43,000 in interest alone. This is devastating. Unfathomable to me. I would like to ask for my interest to be forgiven but I'm sure that is a tall order. So I think fair would at least be reimbursing me what I paid out that went straight into your pocket. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]</p>

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
545	97481682	07/05/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Getting a loan   Fraudulent loan --- What Happened: In July of 2016, a post card came in the mail from Ameritech Financial. The card mentioned that President Obama, signed something for loan reconsolidation for people that work in public service. Called the number. Talked to Dan from Ameritech financial. He stated because I was a nurse and I worked in Public Service, that I would pay one free upfront \$200 dollars, and there on 99 dollars a month. I have been paying the 99 dollars a month since August 2016 to June 2018. I received in the mail from the Trade Commission that these payments are fraudulent and not going towards paying off my student loan. --- Fair Resolution: The fair resolution would be to cancel my account and for the money to be returned to me. All the money that was given to them. This money then can be returned and paid to my student loan, like I thought it was in the first place.
546	97481694	07/05/2018	Ameritech Financial Ameritech Financial Kaplan University-Davenport Campus	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: I decided to find a loan forgiveness program to start paying off my student loan and so it would not go against my credit score. I received a letter in the mail that said i I maybe eligible for services. I called the number and talked with a representative from Ameritech Financial. Her name was Sasha ganapolskiy. She told me that i would pay \$173 for 13 mos then the payment would decrease to \$99 the 14th mos and going forward. She then transferred me to another agent who said that i would have to give my bank info because the payments had to be direct deposit so i did. Every month, they have been taking out \$173 and now \$99 as they promised. I have received a letter in the mail from federal trade commission that they are sueing Ameritech Financial for deceptive practices and the court has not ruled yet and that the money I've been sending them is not going towards my student loan. It also said for me to file a report and call them directly to cancel my membership which I will do after filing this complaint. I can send more documentation showing payments and the contract I've made with them if needed. --- Fair Resolution: I want a refund for all the money that they took from me or at least put the money taken towards paying off my student loan. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
547	97704637	07/05/2018	Ameritech Ameritech Financial	CFPB Issue Type: Fraud or scam   --- What Happened: My complaint is that I have been paying Ameritech for them to submit information to the Department of Education on my behalf in hopes that me paying them the monthly amount that they requested for processing documents on my behalf for a period of 10 years and the end result was to be loan forgiveness and I have found that it is a scam. The monthly amount is \$100 a month. I have been in the program approximately 2 years. --- Fair Resolution: I would like to be refunded all the installment payments. I would like the interest that I should have been paying for them to pay it. Because the loan has been in a deferment during that time.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
548	98274638	07/05/2018	Ameritech Financial	I was using my student loan service, Navient, up until Jan 2016 when Ameritech financial contacted me and completely deceived me on their services stating they could help reduce my monthly payments and in turn aid in my loans being forgiven under the Public Service Forgiveness Program. This was not the case and none of the payments I have made have gone toward my loans. For me to get the forgiveness in 10 years, I have to make 120 eligible payments toward my loan and Ameritech haven't made any payments since I became their client in 2016, which has set me back almost \$3,500 paid to them in the last 29 months (\$407 for 2 months and \$99 for 27 months) and my loan balance has increased due to interest accumulation of over \$1,000. I want my money back and my membership canceled ASAP! I have tried to call the customer service line and have no luck with getting a call back just talked to a lady who took a message for one of the reps to call me back --- Additional Comments: I want all my money back they scammed me out of which didn't do anything to help my loans, all they did was pocket the almost \$3500 I paid to them over the last 29 months and allow my interest to accumulate.. I would also like my membership with them to be cancel now and no other payments to be taken out of my account in the meantime
549	98929342	07/05/2018	AMERITECH FINANCIAL	
550	97383879	07/06/2018	Ameritech Financial	The consumer calling in regard to Ameritech Financial. Consumer was contacted by Ameritech Financial regarding a loan forgiveness program. Consumer states he was charged an upfront fee. He states he applied on 5.9.2016. He will call back with the amount of his upfront fee. UPDATE:07/06/2018 Consumer states he paid about 1500 to get into the program with a monthly fee of \$99. Paying about \$4371.00.asoto. - Consumer requested additional fulfillment.
551	97384196	07/06/2018	Ameritech Financial	The consumer is reporting against Ameritech Financial. The consumer has been paying them for her student loan. The consumer is out \$1000 approximate.UPDATE: 07/03/2018 Consumer is calling to make sure she did reported her complain to a legitimate phone number for the FTC. Consumer was directed to Ameritech, FTC.GOV/Ameritech, and the Department of Education. [REDACTED] UPDATE 07-06-2018 Consumer is calling to report that she contacted Ameritech and cancelled her services with them. [REDACTED]
552	97453224	07/06/2018	Ameritech	Received a letter about the FTC suing Ameritech Financial regarding deceptive practices with student loans. Have been paying monthly payments of \$108 dollars to Ameritech in exchange for a lower rate than the \$130 to Nelnet services. UPDATE: 07/06/2018 Consumer wanted to know if she needed to do anything. [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
553	97465386	07/06/2018	Ameritech Financial	I learned about this company. Although I did extensive research, I generally had no reasons for concerns until I learned that I was paying for additional services, noticed no decreasebin the amount of the student loan, and today I received a letter from FTC about a lawsuit. In addition, I received an email that my FSID has been changed without my authorization. Other-Other Update
554	97465708	07/06/2018	Ameritech Financial	I received a letter in the mail stating that I could reduce my monthly loan payments and reduce the time it took to pay them back. I contacted Ameritech for more information and was asked multiple questions about my financial status and family size. Had to send in documentation and such. The first few months my payment was more as I had to pay the fee for this service, then payments dropped to \$99 a month. I've been paying Ameritech for well over a year now.
555	97465720	07/06/2018	Ameritech	I was contacted a few years ago from Ameritech telling me I could have my school loans paid off in 10 years at about \$100 month. Since I was paying about \$345 a month at the time it sounded good. They told me since I was a teacher I would get a special rate. I have been for over 2 years. I gott the letter saying your are suing Ameritech. I now feel like an idiot for believing what they said. I am now teaching in a Title one school district and hoping to do so for 5 years so I can have my loan taken care of now that I see this letter. I am disheartened to know what has been happening.
556	97465732	07/06/2018	Ameritech Financial	On 3/8/17 I called Ameritech Financial about a letter received regarding student loan forgiveness program. I was told the program would submit payments toward my student loan and after 10 years the total amount of my loan would be forgiving since I was a federal employee. Other-Other Update
557	97465747	07/06/2018	Ameritech Financial	Consumer is calling to report that she received a letter in the mail from Ameritech Financial. Consumer indicate she has been a customer since 2016-2017 and is paying \$220 month and one time payment of \$500 payment was drafted out of his account.
558	97465785	07/06/2018	Ameritech	Consumer is calling to report that he received a letter from FTC v Ameritech Financial. Consumer was with the company since 2013 and has paid \$10,000.00.
559	97465791	07/06/2018	Ameritech Financial	Consumer reports she attempted to get a membership with Ameritech Financial to help her lower her student loan debt payments, consumer provided them with all her personal information but did not proceed with the payments. Consumer noticed they were fraudulent because they gave her an address to send a check but the address was for an apartment.
560	97465847	07/06/2018	Ameritech Financial	Consumer has received the letter from the FTC in regards to the case against Ameritech Financial. She started her payments with them back in March and has been paying \$173 monthly. Consumer would like to file the complaint against this company for the reasons that the letter states.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
561	97465858	07/06/2018	Ameritech Financial	In March of 2016 I received a mailing indicating that Ameritech Financial could assist in enrolling me into a student loan forgiveness program and also lower my monthly payment. I was charged \$50 per month for approximately 18 months before I removed myself from the program due to realizing that the company was simply filing forms that I could fill out and file on my own for free. Upon submitting my forms for 2018, I discovered that Ameritech had incorrectly listed my family size as 4 for the purpose of lowering my monthly payment. While I appreciated the lower payment at the time, I was unaware that my family size was listed as 4 and when submitting my forms for 2018, my payment increased by 2.5 times, from \$130 to \$309, which has created a strain on my budget. I have since worked with my loan provider to establish a slightly lower payment program.
562	97465864	07/06/2018	Ameritech	Consumer states she got a letter from the FTC on 07/05/2018 about Ameritech. She signed up with Ameritech in 2016. She pays 82 dollars a month and the payments come out of her bank account automatically.
563	97465889	07/06/2018	Ameritech Financial	Consumer has rec'd an FTC v. Ameritech Financial letter. She had been receiving several notices from Ameritech and was offered services to help with her Student Loan. She was behind at the time. She paid \$200 a month for about 6 months and later a reduced amount with Ameritech and was told not to pay her lender. She later discovered that this was a scam and has cancelled her membership.
564	97465907	07/06/2018	Ameritech Financial	Consumer has received the letter from the FTC in regards to the case against Ameritech Financial. She started her payments with them back in March 2016 and has been paying \$100 monthly. Consumer would like to file the complaint against this company for the reasons that the letter states.
565	97465936	07/06/2018	Ameritech Financial	I was contacted by Ameritech Financial in regards to my College loans and was led to believe that their services would help to reduce the amount of my loan payments over a 10 year period after which the balance remaining would be forgiven by the Government. After 6 months of payments my loans are currently in Deferrment and no monies have been paid towards them and my loans have accrued additional interest during this period. Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
566	97465959	07/06/2018	Ameritech Financial	In April of 2016 I received an email from AmeriTech stating that they could assist with my student loan debt. The representative explained that they worked closely with the Dept of Education and the Loan Forgiveness programs; a tremendous about of documents were requested. I was told that they would refinance my student loans and lower my monthly payments to \$99.00 a month and I would pay this amount for the next 20 years and the remaining balance would be forgiven. These monthly payments would go towards to my student loans plus what I was paying to the Dept of Education would decrease the total balance of student loans owed. I've been paying AmeriTech for 2 years and the balance of my student loans increased placing me in a deeper financial hardship. Just to find out none of the money paid went towards my student loan debt.
567	97465968	07/06/2018	Ameritech	Consumer is calling to report that he received a call from Ameritech offering their services to consolidate student loans. Consumer contacted them and set up payment plans with the company. Additional emails: lebrea.bell@ameritechfinancial.com, Arianna.feeny@ameritechfinancial.com, costumer.service@ameritechfinancial.com, Kristina.sciortino@ameritechfinancial.com, sonya.griffin@ameritechfinancial.com and holly.halverson@ameritechfinancial.com
568	97466053	07/06/2018	Ameritech Financial	Consumer has received the letter from the FTC in regards to the case against Ameritech Financial. She started her payments with them back in September 2016 and started paying \$198 for the first two months and then started to pay \$99 monthly. Consumer would like to file the complaint against this company for the reasons that the letter states.
569	97466079	07/06/2018	Ameritech Financial	they told me I would save about \$27k of my debt with them and would make low monthly payments. i recently emailed them my 2018 tac information and bank account and social because i thought they were a legitimate financial company i coule trust. I feel betrayed and now im in even more debt bc of this
570	97466087	07/06/2018	Ameritech Financial	Consumer received a letter from the FTC about Ameritech Financial. They didn't help lower her student loan and she paid them \$99 a month. Consumer stated she had to send them all of her information and they wanted her to fill out her information. Consumer received a letter in the mail from Ameritech and she called them. Consumer did stop paying them.
571	97466169	07/06/2018	Ameritech	Consumer states she got a letter in the mail from the FTC about Ameritech. She signed up with them on Aug 2016. They contacted her email and she called them. She is paying 108 a month through auto draft with her bank. She has paid them 2376.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
572	97466179	07/06/2018	Ameritech	I was sent information from Ameritech about student loan forgiveness in the mail. I contacted the company and they contacted my student loan provider and made my payments lower. I have been paying these payments for a year. The money is taken out of my bank account monthly. Ameritech is now being sued by the Federal Trade Commission for fraud. I contacted my student load provider and they said that Ameritech contacted them and changed my entire account information so that they could pocket all of the money. An actual student loan payment hasn't actually been made to my provider in a year. I have tried to cancel my membership with Ameritech, but they haven't returned my calls.
573	97466206	07/06/2018	Ameritech Financial	Consumer is calling to report that she received a letter in the mail from Ameritech Financial. Consumer indicate she has been a customer since 2015 and is paying \$223 a month and payment was drafted out of his account.
574	97466208	07/06/2018	Ameritech Financial	Consumer states that she had received a letter from Ameritech Financial stating that the FTC had sued Ameritech for deceptive practices. consumer states that she has made payment each month.
575	97466237	07/06/2018	Ameritech	Consumer is calling to report that she received a letter from the FTC about Ameritech. Consumer is calling to report that she received a letter from Ameritech stating they could consolidate her student loans. Consumer called them and was told to make monthly payments. Consumer has paid a total of 7000 dollars through her checking account.
576	97466239	07/06/2018	Ameritech	Consumer reports that automatic payment are via RAM for his student loans through Ameritech. The consumer wanted to be included in the lawsuit against Ameritech.
577	97466247	07/06/2018	Ameritech	The consumer has debt consolidation services through Ameritech. The consumer has been paying them and discovered that her payments weren't going towards her loan. another email they were using is customer.service@customerfinancial.com
578	97466270	07/06/2018	Ameritech Financial	Early in 2016, I enrolled in a student loan debt relief program through find Ameritech Financial. This program was to greatly reduce my monthly payment to my student loan. I paid 3 months of a very large amount to establish the account, after that, was a standard payment for each month, automatically debited out of my checking account. Each year Ameritech Financial reviewed my finances and reevaluated the payment. Since January 2018, I have been paying a monthly amount to the student loan borrower as well as the money going to Ameritech Financial. I had a struggle at one point as my contact person, Neil Aldermen, was somehow no longer employed and it took a long time for me to get a hold of another contact person.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
579	97471476	07/06/2018	Ameritech Financial	Consumer is calling on regards to a letter received by the FTC about Ameritech Financial. Consumer reports that they have promised to enroll her into a government program that they claimed would permanently lower monthly student loan payments for a loan forgiveness. Consumer reports that she has contacted Ameritech Financial for a refund. Consumer is directed to an answering services when calling. Consumer reports that the representative is not aware of the lawsuit.
580	97471479	07/06/2018	Ameritech	Consumer is calling to report that she received a letter from the FTC about Ameritech. Consumer is calling to report that she does not remember if she signed up for services with Ameritech but she did receive the letter from the FTC. Consumer has paid a total of 3000 dollars by sending money orders. UPDTE: 7/6/18 Consumer says she contacted Ameritech and asked for a refund but they said they closed her account back in February 2017. Consumer said she went to school for one year and 1 month. msmaw
581	97471557	07/06/2018	Ameritech	Consumer reports she received a letter from Ameritech offering to lower the interest rates on her Student loan if she paid \$108 a month for a 10 yr period.
582	97471628	07/06/2018	Ameritech Finanical	Consumer has rec'd an FTC v. Ameritech Financial letter in the mail. She rec'd a call from the company and was offered assistance with her student loan. Her payment was based on her household income and was informed that she would pay the loan off in 7-10 years. She has been making monthly payments since Feb or March 2017.
583	97471669	07/06/2018	Ameritech Financial	Consumer call is regarding Ameritech Financial. She states she has been making payments since Jan. 1, 2017. She states she has paid approximately \$1,800 so far. She states that she received a letter in the mail from Ameritech Financial and called them in regard to the loan forgiveness program. Consumer has no other information at this time.
584	97471677	07/06/2018	Ameritech	Ameritech Complaint: Consumer has lost approximately \$3,000. Consumer did not get any benefit for his money.
585	97471689	07/06/2018	Ameritech Financial	Ameritech Financial reached out to me via mail. I owe a lot in student loans and cannot afford to pay the whole payment amount and they offered a discounted payment program. I've been paying them \$99 for 2 1/2 years thinking that this has been going toward my student loans; which I'm now learning is not true. They have changed my passwords for my FSA account without my permission...I have requested them not to do and did anyway. If I had known this money wasn't going toward my loans I would've paid it directly. I feel very foolish and angry and would like to get my money back as to correct this situation with my student loan providers.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
586	97471733	07/06/2018	Ameritech Financial	Consumer states that she received a letter from the FTC regarding a lawsuit against Ameritech Financial. She was told by them that they could reduce her student loans in half and she would only have to pay them \$82 a month. She has been paying them since 2016, but she is not sure how much she has paid them. UPDATE 7/6/18: Consumer called back to report that Ameritech refused to refund her money. [REDACTED]
587	97471775	07/06/2018	Ameritech Financial	I had fallen behind on my student loan payments because my notices were going to my father's address in California but I currently live in Maryland because I was going to school in DC. In one of my student loan notices there was a letter about debt consolidation which I accidentally called thinking it was my loan servicer which I was calling to set up automatic payments. The lady I spoke to on the phone said that she could help me consolidate my debt and I spent hours on the phone with her over the course of the next week trying to set everything up. I have been paying a set amount a month and I was told that it will reduce after a year of on time payments. I didn't have a bad experience with them or have to pay any money upfront like I am reading in a lot of people's encounters. In fact I noticed my debt did decrease as well as it being marked on my credit history as being paid so I assumed Ameritech Financial was paying my loans on my behalf. I just had money taken out of my account yesterday and then I came home and saw a letter from the FTC. I was under a totally different impression so now I am confused and upset because I want to know where money is going and if this will affect my student loan status and my credit history.
588	97471855	07/06/2018	Ameritech	Consumer states that she received a letter from the FTC stating to be suing Ameritech due to deceptive practices, consumer states she was offered assistance with reducing her student loan from Ameritech. Consumer states that she was told if she paid \$89 a month, they were able to forgive her loan. which she found out that no payment was going to her student loans. consumer wants to know how she can retrieve her money and where to receive additional information.
589	97471875	07/06/2018	Ameritech Financial	Consumer stated that she got a letter from FTC about Ameritech Financial. Consumer stated she contacted Ameritech to consolidate her student loans, and she was supposed to pay \$88 monthly. Consumer does not know how much she has paid.
590	97471887	07/06/2018	Ameritech	Consumer received a letter from the FTC concerning the case against Ameritech. The consumer had found the company on Facebook, and they claimed they could offer the consumer a ten year loan forgiveness program. The consumer has been sending them 83 dollars a month since April.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
591	97471888	07/06/2018	Ameritech Financial	Consumer stated that he is a customer of Ameritech Financial and he received a letter from the FTC regarding the lawsuit that had taken place. Consumer stated he had paid them about \$3,908 via debit charges and later learned the payments were not made to his lender.
592	97471929	07/06/2018	Ameritech	Consumer reports she responded to an ad online and contacted them and agreed to a contract to pay them \$60 a mth for Student Loan Forgiveness. Consumer states she has paid them \$500
593	97471933	07/06/2018	Ameritech	I recieived a letter from the FTC about a lawsuit against Ameritech. I have asked them several times to stop taking payments from my bank account when I found out that non of the monies I have paid were going against my student loan. They told me it was for the paperwork process, I was furious, then they asked me to send themn a copy of my tax return, I said no, then they sent me a ton of paperwork and asked me to sign it and that they would fill in the rest, I again refused (that to me would be like signing a blank check). they continue to debit a 132.00 a month from my account, I have paid 2376.00 I am hopeful that your office might be able to assist me.
594	97471990	07/06/2018	Ameritech	I heard a commercial on the radio and was looking for help with my student loans. I called and we got the process started and then I started making payments until my husband was in two car accidents back in 2017. Then I was able to be placed on not paying anything for my student loan but just paying them \$99 a month for their services.
595	97472045	07/06/2018	Ameritech Finacial	A friend recomended this program to forgive my loans, the representative called me and told me it would forgive my loans to half and that they will make the payments to my loan company. I pay \$132 every month and they said that my loans would be reduced to \$11,000
596	97472050	07/06/2018	Ameritech	Consumer is calling because he received a letter form the FTC VS Ameritech. Consumer stats that the company sent him a letter about 6 month ago telling him that they can help him with his student loans. consumer was told that because he works with a school his student loans could be taken away after a 10 years of paying the company.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
597	97472085	07/06/2018	AmeriTech Financial	I was contacted by AmeriTech Financial to enroll in a student loan forgiveness program. I was skeptical at first and asked a lot of questions and requested documentation (I have emails). I declined to enroll in the program several times but of course they were persistent in calling and pleaded this was the program for me. I was led to believe they would help to lower my payments and after a certain amount of time my loan would be forgiven. I was also under the impression the payments I was making would be applied toward my loan. Recently I learned nothing was being applied to my account. I canceled my membership and did not receive any money back. I was enrolled in the program for about a year and a half, so they took about \$1800. I am embarrassed and upset about the situation, however I must move forward. Since then I've contacted my lender to get on track with paying my student loans. I'm also concerned because they have all of my personal information. When I asked to cancel my membership the manager was unpleasant and did not follow up and did not send an email as promised. I had to call several times to ensure my account was canceled. I requested for my information to be destroyed but I'm unsure if that occurred. I'm constantly monitoring my credit report as I'm unsure what this company will do with my information.
598	97472125	07/06/2018	Ameritech	I THOURGHT THAT THE COMPANY WAS GOING TO DO THE RIGHT THINK BY PAYING OUR STUDENT LOANS BUT THAT WAS NOT THE CASE. I AM UPSET AND PISSED THAT I GAVE THEM CLOSE \$15,000.00 AND IT WAS NOT GOING TO MY STUDENTS LOANS. I WOULD LIKE TO GET A REFUND AND MY MONEY BACK FROM THIS COMPANY AMERITECH! THANKS!
599	97472165	07/06/2018	Ameritech Financial	I was contacted by Ameritech Financial sometime last year with a letter that had a logo of the Dept of Education on both the letter and envelope. Because I saw the logo, I assumed Ameritech Financial was a legitimate company that could help consolidate my loans. I was perplexed when they informed me that the only consolidation they could do of my loans is of my federeal loans, and not my private ones, as I had previously consolidated my own federal loans by myself. But after an hourlong chat with Jason Castenada a loan specialist, I went forth with giving all my personal information (bank account, student loan accounts information) to Jason, and of course, the payment in getting this loan service. I am very distraught by the situation, as I always felt as if something was wrong and fishy about this whole deal, and I wish I listened to my intuition in this circumstance. When I received the letter from FTC regarding the lawsuit against Ameritech, I was relieved but now anxious knowing how Ameritech is a total fraud and has all my personal information. It's a disservice how they are poaching on students who are just trying to pay back our loans. As advised by the FTC letter, I contacted and e-mail Ameritech for a total refund of \$1027 (initial fee of \$235 along with monthly \$99 fee which all started Oct 16th, 2017).

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
600	97472196	07/06/2018	Ameritech Financial	Consumer received a letter from FTC vs Ameritech Financial. She had paid \$207 for the first year and \$100 for the next year.
601	97472232	07/06/2018	Ameritech Financial	Consumer has been paying Ameritech Financial a monthly fee of \$99 since May of 2016 to cover their student loan consolidation services. So far she has paid them \$2574 which has not gone towards her student loan debt. She just received a letter from the FTC regarding action being taken against Ameritech.
602	97472243	07/06/2018	Ameritech	Consumer is calling to report that he received a letter from FTC v Ameritech Financial. Consumer was with the company since 2015 and has paid \$4,752.00.
603	97472275	07/06/2018	Ameritech	Consumer paid \$2400 upfront to Ameritech to get loan forgiveness. She was told to pay \$100 a month that they would be sending to pay off her student loan, but they did not do so.
604	97472325	07/06/2018	Ameritech Financial	I received several calls from Ameritech claiming they could lower my monthly student loan payments and due to working in a medical field guarantee loan forgiveness in 10 years. I answered the call because I am a single mother of 2 and was having a hard time making ends meet and my loan payments were getting ready to double. What they offered would save me a lot of money (or so I thought). It would require an initial payment of \$193 followed by 1 year of \$173 monthly payments. After one year it would drop to \$99 per month. They ensured they would take care of Navient and I received letters from Navient stating I was on a deferment so was not sending money to them. My initial payment to Global Clients Solution (name changed to Ameritech 1/31/2017) was Nov 7, 2016. In total I have paid Ameritech \$2888 and no payment has been made to Navient on my behalf. When I signed up for this program I was cautious and asked many questions repeating that it just sounds too good to be true. I was assured that it was a legitimate program and that payments would be made to my student loans so my credit would not be affected. The individual I talked to also encouraged me to add family members to my household (at the time I was living with someone else and was told to claim all the occupants since I was buying food and paying some bills towards the home) in order to ensure qualification and that Navient would approve the deferment. Today I called to cancel my account but due to high call volumes they took down my information and said they will return my call.
605	97472342	07/06/2018	Ameritech	The consumer is reporting against Ameritech Financial . The consumer was paying the company monthly for her student loan to be lowered. The consumer had saw there ad on Facebook. The consumer was paying them . The consumer will call back with a amount that she paid.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
606	97472402	07/06/2018	Ameritech	I was contacted via mail about a student loan forgivness program at the time I was really behind on my student loan payments and had no income. I was taking care of my mother while she was sick with cancer amd after she passed i got a little money and was able to start making payments but not the \$300+ i was behind so I decided to give Ameritech a call. The service was great & made me think I was going to be able to get caught up until i got a notice about my forbarence ending so I called Ameritech and they stated that what I was paying was a service fee to the company & I wasn't even making payments on my loan. So this lawsuit doesn't surprise. They made it seem so great. Too good to be true & now I will be ending my service just to go back into extreme debt.
607	97472422	07/06/2018	Ameritech	Consumer is calling to report that he received a letter from the FTC about Ameritech. Consumer is calling to report that he received a letter from Ameritech stating information about consolidating his student loans. Consumer called and signed up for their services. Consumer paid a total of 4000 dollars from his checking account.
608	97478491	07/06/2018	Ameritech Financial	I was told that they could repair my student loan debt so that payments could be more manageable. I am still reciving information about my student loan payments. When I called in to Ameritech Financial, they stated that it could take up to 3 months to ensure that my student loan debt was back on track.
609	97478619	07/06/2018	Ameritech Financial	I started making payments to Ameritech Financial a year ago. They told me they can lower my payment and that i wont have to pay the rest of my loan after 120 payments of \$100. My first 4 payment were about \$260 to pay for their fees and to process my documents. I was told that i wont have to deal anymore with Nelnet but i receive emails from them every month.A couple of months ago i called them because a received an email from Nelnet asking me to start making payments, they told that was normal and that i have to pay them \$100 and also pay Nelnet. I told them that did not make any sense, why would i make 2 payments on my loan, i also asked them why i did not see any money going to my balance and they gave me a bunch of excuses. Yesterday i received an email from Nelnet saying that due to a lack of payment i have accrued \$1288 on interest and that unless i sent a payment to cover this, it would be added to my balance. My son [REDACTED] also has an account with Ameritech Financial and he has been making payments since June,2017.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
610	97478624	07/06/2018	Ameritech Financial/Financial Education Benefits Center	Ameritech Financial promised to refinance my student loan that is with Nelnet into a longer term loan, and that they would make payments towards my loan. They said they would charge \$158 per month for 6 months for fees, and then pay my loan. I just called them, was told that my payments for 2 years totalling \$3,621.00 were all applied to their fees, that they aren't paying my loans, and that I'm not entitled to a refund. They did not acknowledge that their fees are illegal, as described on www.ftc.gov/ameritech. The paperwork I signed in 2016 acknowledged that the fees would only last 6 months and that my loan would be paid using the remainder of the payments. Other-Other Update
611	97478691	07/06/2018	Ameritech	The consumer reports that she came into contact with Ameritech a couple years ago. They stated they could help lower her student loans. The consumer reports she has at least sent them \$5000. The consumer reports the money wasn't going towards her student loans.
612	97478696	07/06/2018	Ameritech	The consumer wanted to file a complaint against Ameritech Financial for misleading them on their student loan process. The consumer stated that he paid the company \$1944 over the course of two years.
613	97478710	07/06/2018	Ameritech	Consumer received a letter from FTC, about Ameritech. Consumer states that she told them , that she wasn't paying them, if there not paying her loans. Consumer found out there not paying her student loans. Consumer wants her money back.
614	97478745	07/06/2018	Ameritech Financial	Consumer reports she has been making monthly payments to Ameritech Financial for about three years to get help on consolidating her student loan debt and get it forgiven but she just recently found out about the lawsuit we have against them and its not sure if the company has been helping her with her debt.
615	97478754	07/06/2018	Ameritech Financial	Consumer received a letter concerning Ameritech Financial settlement. Consumer reports she called Ameritech Financial to cancel her subscription and was told not to worry about the lawsuit and attempted to maintain her as a client not letting her cancel.
616	97478774	07/06/2018	Ameritech	Consumer reports he received a letter from Ameritech offering student loan forgiveness. Consumer states he has paid \$848.
617	97478930	07/06/2018	Ameritech Financial	The consumer is reporting against Ameritech . The consumer said they could lower student loan. The consumer have been paying them every month the consumer did not have a amount . 07/06/2018 Consumer was transferred to supervisor for further counseling. [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
618	97478956	07/06/2018	Ameritech Financial Global Client Solutions American Financial Benefits Center (AFBC)	On February 5, 2016, I spoke to a representative named Jayda. She told me that the standard repayment plan would be \$325/20 years and I would qualify for a program that would save me over \$97,000 after partaking in this program for 10 years. At the end of this program she said I would have \$83,220 forgiven by the Department od Education. I didn't think that there was a chance of being scammed by a company that offered assistance for educators that are trying to make a difference in the lives of our children. I trusted this company to do just what they said they would do. I am hurt and disappointed in this company betraying me and others for their benefit.
619	97478973	07/06/2018	Ameritech	I was contacted by mail (I do not know the date. The program wouldn't proceed unless I gave an exact date...). Through mail & phone calls an account was set up. The money was taken from my Bank of America checking account monthly. It was \$177/month for a year. Don't miss a payment, and it would drop to \$99/month. I have paid that lesser amount for the last few months.
620	97478974	07/06/2018	Ameritech Financial	Consumer is calling to file a complaint against Ameritech Financial. Consumer states she paid a total of \$3200 . Consumer received letter from FTC regarding the recent lawsuit that was filled against this company. Consumer states she contacted the company for a refund and was told they cant give her a refund.
621	97478980	07/06/2018	Ameritech	Consumer received a letter from FTC regarding the Ameritech case. Consumer got a letter from the company regarding helping her with her student loan. She is paying \$110 a month for 3 months. She cancelled in March.
622	97479008	07/06/2018	Ameritech Financial	Consumer reports they received a letter from Ameritech Financial and contacted them. Consumer reports they offered loan forgiveness if they stayed for 10 years. Consumer reports they also lowered their payments. Consumer was paying at the rate of \$100 every month for 3 years.
623	97479044	07/06/2018	Ameritech	Consumer got a letter from FTC about Ameritech and wanted to file a report.
624	97479055	07/06/2018	Ameritech Financial	Consumer is calling to file a complaint against Ameritech Financial. Consumer states she paid a total of \$2574. Consumer received letter from FTC regarding the recent lawsuit that was filled against this company.
625	97479058	07/06/2018	Ameritech Financial Global Client Solutions Account Management Plus	Ameritech Financial AMERITECH COMPLAINTS: The consumer rc'd the Ameritech letter from the FTC. The consumer has paid them about \$2500.00 total. They also had the consumer to repeatedly fax them documents. The consumer also provided names of the companies that collected the money for Ameritech Financial:Global Client Solutions and Account Management Plus. [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
626	97479105	07/06/2018	AmeriTech Financial	I was offered a student loan assistance program to help reduce my debts and monthly payments. I was told I would pay an upfront service fee and then a monthly payment that would go towards my loans. I was provided a consolidation form, but never a repayment plan or service provider. I was not told that I would be making the payment separate from the monthly charge they withdraw. I was told to fill out the form as loosely as possible to reduce loan amount. I was never explained what they were really doing or why I am apparently paying a monthly service fee for them to do nothing.
627	97479133	07/06/2018	Ameritech Financial	i received a letter in the mail from the company ameritech financial and they told me they could lower my monthly payments for my student loans. they had me fill out a ton of paperwork requesting many personal documents. The company told me I had to pay for their services as well as make payment to my loan holder which they wouldn't be able to do for me. They threatened to tell me that if I didn't pay for their services each month that i could potentially have my payment increase by hundreds of dollars a month if I didn't stay on the program they had initially setup for me. Not only have i wasted alot of money on these people but I feel betrayed.
628	97479150	07/06/2018	Ameritech	Consumer reports she received a letter from Ameritech offering if she paid \$82 a month then they will pay off her Student Loan over a period of time.
629	97479296	07/06/2018	Ameritech Financial	Consumer is calling to file a complaint against Ameritech Financial . Consumer states she paid a total of \$1700. Consumer received letter from FTC regarding the recent lawsuit that was filed against this company.
630	97479404	07/06/2018	Ameritech	Consumer reports she received an email from Ameritech offering to reduce her Student Loan. Consumer states she has paid them \$1068.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
631	97479434	07/06/2018	Ameritech	I contacted Ameritech to obtain assistance with my student loan repayments. I was on the phone with a customer service agent for over 2 hours. During this time, I was sent a 50+ page document to review and read. At this time, I was under the impression this company was acting as a "settlement" company for my student loans. I was told I would pay roughly \$900 as a start up fee and my payments would go down to about \$99 per month after that. During my divorce in March, I reached out to Ameritech to understand the terms of my program to provide my refinancing company. I requested how long my payments would be and for how much. After making several calls and sending multiple emails, I was informed I was paying for them to fill out paperwork only. I was supplied information from my student loan account (which I could have done myself.) I asked to speak to a supervisor. I informed the supervisor his company handled their business in an unfair and deceptive way as I felt I was not informed properly of what I was paying for. He researched the original call and called me back. He stated during the call, I was properly informed. I told the supervisor it is not realistic expectations for someone to be on the phone for over 2 hours and read a 50+ page document and have a full understanding of their role. I informed the supervisor I did not feel it was properly explained to me as I was under the impression my payments would be going toward paying down my student loans. The supervisor did refuse to return any of my funds. I immediately cancelled the program. I paid them a little over \$1,000 for something I could have handled on my own. Other-Other Update
632	97479479	07/06/2018	Ameritech Financial	I trusted Ameritech Financial to help me with my student loans as my current loan holder, Navient, wanted me to pay \$800 a month, which is just not feasible. They ensured me that they would negotiate a price with Navient. They told me I had to pay \$287 a month for five months, then a \$99 payment would be going toward my student loan payment, which is not the case as Navient has received no payment. I have made three of the \$99 payments.
633	97487559	07/06/2018	Ameritech	Consumer received a letter from FTC regarding Ameritech. She thought the company could help lower her student loans. She called after being told about the company by a coworker and seeing it on the internet. Her loan was put on forbearance. She paid \$200 for the first 6 months and then \$99 for every following month. She thought she was only going to pay for only 6 months. The holder of her loan sent her a letter of \$600 being due. She cancelled her Ameritech account. She fought with Ameritech and got 1000 refund back to her.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
634	97487708	07/06/2018	Ameritech Financial	It started with my student loans taking a hit on my credit score and bringing it down drastically. I decided to see if I can get it off my credit report so I did some research for about a week or so and then one day I received a student loan forgiveness letter with all the details and information . I then became interested and gave them a call. When I received all the details I decided to go with the program Ameritech had to offer . They promised me that all I had to pay was around \$20,000 versus 46,000 over a period of time if I continued the program all the way through. It was income based program so I had to submit yearly information and depending on my income my monthly rate could change year to year. I've been paying \$82.00 a month since August 2017. I want my payments to go towards my loans so I don't know what exactly is going on. I received this letter yesterday stating that the Federal Trade Commission has sued Ameritech for deceptive practices and gives me concern about my account and my personal information. I hope I am contacting the right people so If I can be guided to the right direction I would greatly appreciate that. Thank You!
635	97487747	07/06/2018	Ameritech	I have been paying Ameritech Financial \$108.00 a month since February 2017; for a student loan. I just recently received a letter in the mail from FTC; stating that the company is a scam. I did contact Ameritech Financial on July 5h 2018 and informed them that I would like to cancel any future payments. I was sent an email stating that they would work with me. I don't know if they will follow through with canceling any future payments. I just need more information about what is going on with the scam alert!
636	97487772	07/06/2018	Ameritech Financial	I was told by Ameritech I qualified for a student loan forgiveness program and had to pay 230\$ a month for the first few months then 209\$ a month for a few more month and then 99\$ a month for the remaining months. It appears they fradulated my houshold size on my income forms in order to get my loan repayment amount down to 0\$ so that they could profit all the money and keep my loans current. I am a registered nurse and do qualify for the student loan forgiveness program but they have scammed me for over 10k since 2016. Please advise. Other-Other Update
637	97487826	07/06/2018	Ameritech	The consumer wanted to file a complaint against Ameritech Financial for misleading their on their student loan process. The consumer stated that he paid the company \$10800 over the course of three years.
638	97487891	07/06/2018	Ameritech	Ameritech Complaint: Consumer states she paid Ameritech \$4,000 for student loan management and received no benefit.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
639	97487952	07/06/2018	Ameritech Financial	been extracting a monthly payment amount from my checking out. Ameritech Financial is a servicer in which they claim to consolidate your students loan for a cheaper monthly amount. However, i had to pay a percentage to Ameritech along with my payment plan in which Ameritech gains access to my educational loans and pays my loans. So they have claimed. For the past several months i was away deployed and received calls of Ameritech wanted more documents for my file. At the time i understood although i was suspicious in why they wanted more documents and pay stubs. I could barely talk and notified the person over the phone that i was not home and it would be a while before i was able to get any documents. I also knew once i arrived home, i will be able to sit down and better understand what exactly was wanted. Upon my return home in May, 2018, i began looking into my credit report and it stated i was behind one my students loans. I discovered my debt had only increased. Furthermore, i was receiving and still am receiving emails from Naveint stating i have been missing my monthly payments. This discovery became more so clear when on 07/02/2018 i received a letter from the Federal Trade Commission (FTC) stating that Ameritech has been sued for deceptive practices. I realize the money i have been paying since October 2017, has been going directly to Ameritech and not my loan debt. On 07/02/2018 upon receiving the letter from FTC, i called Ameritech regarding this whole issue. I was only greeted by a costumer messenger who would only take my contact info for a call back within 24hrs from a actual case manager or agent. At roughly 19:00 hrs EST time on 07/03/2028, i received a call from a Paul from Ameritech telephone number 916-330-5215. I discussed the issue in play. I requested to have my money back. Paul put me on hold on more than one occasion stating he will run it with the billing department. He then said it was denied. Paul was not understanding about the situation. He said he might only be able to give me the money for the services Ameritech was not able to complete. I told him no service was done since my monthly payments were not going towards my loans. I am now behind in more debt because of this deceptive practice to lure people in. I kept attempting to get my money back. It was also mentioned on the steps i should take according to the FTC letter. I had my membership/plan canceled. Paul said should have a conformation letter emailed within 24hrs. Ameritech Financial #265, 5789 State Farm Dr, Rohnert
640	97487965	07/06/2018	Ameritech	Consumer states that she received a letter from the FTC stating to be suing Ameritech due to deceptive practices, consumer states she was offered assistance with reducing her student loan from Ameritech. Consumer states that she was told if she paid \$82 a month, they were able to forgive her loan. which she found out that no payment was going to her student loans. consumer wants to know how she can retrieve her money and where to receive additional information.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
641	97487977	07/06/2018	Ameritech	Consumer had paid Ameritech under the understanding that she was paying off her student loan, but they had not done so. She has paid them for the past two years at \$29/mo.
642	97487991	07/06/2018	Ameritech	ameritech financial stated they are a service who will take a deposit to get their service started and each monthly service will go toward my student loans. After a certain amount of months all my student loans will be a \$0 balance. so i have been paying 132.00 each month from my bank account.
643	97487998	07/06/2018	Ameritech Financial	Consumer stated that he got a letter from FTC that they are suing Ameritech. Consumer stated that Ameritech contacted him about working with the government, for loan forgiveness and he paid \$3000.
644	97488014	07/06/2018	Ameritech Financial	I agreed to have my Dept of Education student loans consolidated under Ameritech's income-based repayment plan. They explained to me that if I made 300 verified payments that my loans would be forgiven. I recently received a letter in the mail explaining the class action lawsuit against Ameritech. I should have known something was fishy. Every time I talked to a representative on the phone, they would always explain questions I had very vaguely. When I asked about the time period I had been paying \$82 a month but was not "verified" as far as payments going toward Navient, I was told a vague answer about how it takes months to verify all of the documents and to get enrolled in the servicer's program. I am very angry at these thieves. I hope the court rules in favor of the FTC.
645	97488032	07/06/2018	Ameritech	Consumer rcv'd a letter from the FTC vs. Ameritech. She wanted to know when this issue began. She has been paying them for loan forgiveness. They did not do anything for her debt.
646	97488092	07/06/2018	Ameritech	Consumer stated that he got a letter from FTC about Ameritech. Consumer stated that Ameritech contacted him to consolidate his student loans, he made 24 payments of \$100.
647	97488111	07/06/2018	Ameritech Financial	Consumer states he received a letter from the FTC regarding a lawsuit against Ameritech Financial and would like to file complaint. Consumer states he previously received a letter in the mail from Ameritech Financial offering to help lower his monthly payment on his student loan. Consumer states he then called them and was asked to provide his bank account information because they agreed that they would withdraw a \$100 which they said would go towards his student loan. Consumer states he has been paying \$100 a month up until about 2 months ago when he discovered that these payments were not going towards his student loan and cancelled his membership. Consumer states that they are only willing to refund him one months worth of what he has paid.
648	97488201	07/06/2018	Ameritech Financial	The consumer has a complaint against debit management company, Ameritech Financial. The consumer has been paying them for 5 years.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
649	97488263	07/06/2018	Ameritech Financial	Consumer is calling to report that she received a letter from the Ameritech Financial on 07/03/2018 and would like to know what she can do. No further information was provided.
650	97488372	07/06/2018	Ameritech Financial	After receiving promissory notice of student loan forgiveness via Facebook ad, I contacted Ameritech Financial, read the consumer reports about the company, didn't find anything disturbing at the time. While on the phone with them I filled out the requested paperwork and agreed to the payment schedule, which was supposed to be applied directly to the student loans. However, nothing has ever been applied and then I receive a letter from your department stating there is currently a suit against Ameritech for deceit and fraud. I have since began the stop payment procedures and preparing to close the account if necessary. I am also reaching out to the Federal Trade Commission for assistance with my student loans. Please help.
651	97488489	07/06/2018	Ameritech Financial	I was sent a letter in the mail in reference to loan forgiveness in April of 2017. I contacted the company on May 11,2017. I spoke with Jason Castaneda. He advised me due to my job as a police officer, I would qualify for the loan forgiveness program. He advised me if I paid a certain amount for 10 years based on what I made, my loans would be wiped away after 10 years. After sending the company my financial records, it was determined my payment would be \$173.00 per month. The company takes the payment out of my bank account every month. I have paid over \$2,400 plus a fee up front that I do not remember the amount. I was made aware of the possible lawsuit facing the company today, 7/6/18.
652	97495571	07/06/2018	Ameritech Financial	Consumer is calling on regards to a letter received by the FTC about Ameritech Financial. Consumer reports that Ameritech Financial have promised to enroll consumer into a government program that they claimed would permanently lower monthly student loan payments for a loan forgiveness. Consumer has called Ameritech Financial for a refund and they informed the caller that this would not go towards his loan and would take affect in two year.
653	97495650	07/06/2018	Ameritech Financial	Consumer reports they received a call from Student Loan Forgiveness Center offering to consolidate their student loan debt. Consumer reports they do not have a student loan. Consumer reports they requested for personal information.
654	97495660	07/06/2018	Ameritech Financial	Ameritech Financial not only charged me for what they stated they provided but they also added in \$99/month fee which I later found out was for services I didn't ask for and were optional yet that was never mentioned. I began services with them 05/2016 and ended them when I found out in 09/2017. I paid them a total of \$2486.
655	97495709	07/06/2018	Ameritech	Consumer received a letter, about Ameritech, stating that been billing his account four years. Consumer wants his money.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
656	97495788	07/06/2018	Ameritech	Consumer states that she wanted to make a report against Ameritech because she was part of the student loan scams and she did also call them and was told she will not receive a refund. Consumer had received a letter in the mail from them.
657	97495809	07/06/2018	Ameritech Financial	After speaking with the account specialist i was assured that my student loan payment reduction. i have paid 235 each month, for 6 months and no funds have been applied to my account. it was only put on hold and interest continued to accrue. Nothing was applied to my account, and they refuse to offer a refund or even a partial refund. Please help with this
658	97495870	07/06/2018	Ameritech Financial	Consumer states that she had received a letter from Ameritech Financial stating that the FTC had sued Ameritech for deceptive practices. consumer states that she has made payment each month.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
659	97495891	07/06/2018	Ameritech Financial	<p>My husband and I both have doctorate degrees and we have the student loan sum to prove it. Fresh out of school we were paying about \$1300 monthly toward our loans and struggling to make ends meet. I was referred by my brother, who uses Ameritech, to help lower our student loan payments. After a 3 hour conversation driven by my skepticism I was convinced by Johnny Williams to enroll both my husband and myself. I was encouraged to use a family size of 14 to get the lowest payment possible, as the man stated, "it includes anyone in your family you contribute to, even if it's buying them a Christmas present". We each paid a "document preparation fee" and a monthly fee. A couple months passed. We both kept getting denied by our loan servicers for IDR. And I kept having to defer our loan payments. One representative from Ameritech told me I should not contact our loan servicers myself (because that is their job) and that she would submit the additional documents to be approved. Several more months went by and I was calling Ameritech weekly in attempt to settle the issue, but always spoke to someone different who had something different to say, but each of them assuring me we would get it settled this time and just to be patient. I submitted and re-submitted my family size letter and Statement of Income (via Ameritech). I finally called a Fedloan representative, against Ameritech's advice. They needed a new family size letter because the number had increased so dramatically from the previous year. I ALSO needed to submit documents proving this number was valid. She informed me of the correct way to calculate it and cautioned me about Ameritech when I told her about them. I knew I had been scammed. I cancelled Ameritech immediately and demanded to speak to a supervisor, who refunded me a pitiful \$800. \$800 is a drop in the bucket compared to what this company cost me. In accrued interest during the 10 months deferment, I lost around \$8,000. Somewhere in the jumbled process, Ameritech also consolidated our loans which, to my surprise, started over our eligible payments towards Public Service Loan Forgiveness. This means an extra 3 1/2 years of payments, which is roughly (and conservatively) \$54,000. My family is now stuck in prolonged financial distress because of Ameritech's deception.</p>
660	97495893	07/06/2018	Ameritech	<p>Consumer received a letter from the FTC concerning the case against Ameritech. The consumer found out about them after receiving a letter from the company, claiming that they could help pay off the consumer's student loan. The consumer has been sending them 8 payments of 99 dollars.</p>

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
661	97496019	07/06/2018	Ameritech Financial	I initially contacted Ameritech because my daughter was told it was a great way to lower our monthly payments on our kids school loans under our name. I was told that if I paid their initial fees and the monthly fee for nine years and completed public service before the end of the 10th year all of the loan debt would be forgiven. We were very hesitant but were assured that was true. We were asked how many people we support and the way they explained who we could claim didn't sound right to us. It was anyone that we would have given money to. We didn't agree to many of their bogus suggestions but we claimed too many, which I felt put us in jeopardy. They said that it was not true, we were fine to do that. Once it was all said and done, we had to sign documents over a PDF file online. That was another signal we should have been aware of. Plus send copies of our taxes, pay stubs, etc. The initial fees were taken out of our checking account EFT in 5 months of payments and then after that fee a monthly payment of \$99.00 would be taken out of our checking account through another company that does that service for them. Because we felt uneasy about claiming all they suggested towards lowering the school loan payment, we continued to make payments on the loans through Navient, which were consolidated by Ameritech Financial through Navient. Once the first year was close to renewal, Navient contacted us prior to when it was time to reapply in 2017 and we were told by Ameritech not to reply, that they would do it for us with the same information we provided in 2016 since nothing had changed. Again, signed new documents online by PDF. I have copies of both years of documents, which I'm glad I kept, especially hearing we were right to be skeptical about this company. I feel they have been deceptive about how many claims a person can make to lower the monthly payment. They stated even buying gifts is considered a claim??? That's preposterous. I am in the process of having Ameritech cancel our account and stop all withdrawals from our account. We should have known something like what they were offering was too good to be true. Promising us that our debt would be free after paying them 10 years of fees, plus the monthly payments to Navient was obviously not true and we are extremely angry and ashamed we got talked into this scam.
662	97496042	07/06/2018	Ameritech	I was contacted by a Representative from AmeriTech named David Monteiro on July 10th, 2017. He had explained to me that the company, AmeriTech, was a debt relief company and I qualified for the Student Loan Assistance Program through there company. I was made aware that the funds of \$108 a month would be taken out of my checking account every month through a third party payment provider called Reliant Account Management (RAM). David then prompted me through the process of changing my login information for my FSA account as well as my login credentials for my loan servicer portal. I have since than been paying \$108 a month for the services from AmeriTech.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
663	97496088	07/06/2018	American Financial Benefits Center	I was given a call by AFBC, and was promised to be eligible for the forgiveness student loan program. It has been 3 years of them taking my money, just to find out nothing was being done. They had access to my Navient account and placed a freeze on my account. Every month I have been getting charged for a service that was not happening. In total I have given this company over \$3200. I hope this case gets won and the victims of this disgusting act receive some type of compensation.
664	97496138	07/06/2018	Ameritech Financial	I was told that Ameritech Financial would apply payments to my student loan balances. I paid \$1314.00 up front for the service, and \$99.00 each month since 8/2016. Ameritech Financial placed my loans on forbearance the entire time, which racked up over \$12,000 in additional interest.
665	97496143	07/06/2018	Ameritech	I was contacted 3 years ago. i was told by an Ameritech representative that i should be paying \$0-20 a month on student loans given my family size and income. i was already on an income based payment plan at the time, they told me they could apply some of those payments to a loan forgivness program and have my loans forgiven in less than 10 years. Ameritech switched my loan company from NelNet to FedLoan. When I signed my contract the representative told me there was a one time fee of \$450 that i would pay. several months later i found that i was paying \$50 a month. they said the reason i was paying this was because my loan was in forbarance. and they wee monitoring the account. this went on for over a year. i asked why i was still in forbarance and not paying something towards my loans. they said the would stop requesting a forbarance by my request. when i got my first statement it was \$150 (\$350) more than i was paying with NelNet. at this point i called FedLoan to find out what was going on with my loan. The FedLoan representative told me the reason why my monthly statement was so much was because some of the documentation provided by Ameritech could not be varified. I was mislead as to who i could claim as dependent (anyone i helped with living expenses such as presents, or little monthly checks). when i talked to FedLoan, they gave a very different definition, changing my loan payments. i also asked how many more payments i had left ( i was told less than 10 years or 120 payments). FedLoan told me i had to still make the full 120 payments. I explained that I was told around 2 years of those payments were suppose to transfer. the representative told me she was sorry, but i lost those payment credits when the loan company was switched. she said I was mislead and that i had to start over. that was a year ago. If Ameritech did what they said i would have about 72 payments on my loans left at about \$20 a payment, instead i have 108 payments left at \$150 a payment. in addition i lost the chance to fullfill another 12 payments because they kept filing for forbarance. The only reason I haven't stoped is because i know i have a contract and dont want to be penalized.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
666	97496352	07/06/2018	Ameritech Financial	I was contacted by Ameritech in January 2017 regarding my student loans and possible forgiveness and reducing my payments. I spoke with them and started the process with them. I paid the upfront fees of \$695 and then my monthly payment of \$99 monthly. I was enrolled in this program until October 2017 when I was starting the process of getting a mortgage loan. We discovered this company and their payment plans were not recognized in LA and I had to cancel this and work with Dept of Ed to get it all taken care of. When I canceled this, they kept on with trying to get me to stay and I told them they were not beneficial to me any longer. About two months after I canceled, they finally left me alone and I have not had any further contact with them. Just thinking off the top of my head, I am out around \$1,700.00 and had a lot of explaining to do with Department of Ed in trying to get my accounts taken care of. I am still behind with FedLoan and my payments, but I am working on it. Ameritech tied up my FedLoan account for many months and I could not do anything with them. Then when I was working with Dept of Ed to get it all straightened out, Ameritech would go behind and change the changes we made. My student loan debt increased because of this and it is affecting my mortgage loan process. Other-Other Update
667	97496395	07/06/2018	Ameritech	Ameritech promised to reduce and then forgive student loan debt. Payments made totalled \$2166. They refunded \$300 stating it was our fault as we didnt provide enough documentation to get a full refund. Debits in the amount of \$188.50 were processed on 2/19/16, 3/11/16, 3/21/16, 4/15/16, 5/2/16 and 5/11/16. Payments in the amount of \$207 were made on 6/13/16, 7/12/16, 8/12/16, 9/12/16, 10/12/16. Once The Dept of Education began calling we disputed the charges with the bank. A temporary credit was given in November 2016 and then reversed on 12/13/16 as a result of Ameritech stating we had a contract. This resulted in bank fees and returned checks. Bank fees were \$245. Our total loss was \$2111 (\$2166 payments \$300 refunded and \$245 overdraft fees) We are reporting today as we recd a letter informing us of the lawsuit from the Financial Education Benefit Center against Ameritech for deceptive practices. We wanted to share our personal loss as well.
668	97496427	07/06/2018	Ameritech	For the past 3 years, I thought i was repaying my student loans through the Public Service Loan Forgiveness Program but seems I was scammed by Ameritech Financial who claimed I could make payments at a lower rate. I work as a counselor in community mental health and make an honest, modest living. I take responsibility for being naive, but this company needs to pay!
669	97496444	07/06/2018	Ameritech Financial	I have been paying Ameritech Financial to help pay off my student loan forgiveness for three years and they have not included any of my payments toward my student loan. I stop making payments to them about three months ago and they continue to try and get money from me.TOPIC:Referrals

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
670	97496454	07/06/2018	Ameritech Financial	Sometime in late 2015 early 2016, I received a letter from Ameritech Financial offering to consolidate my student loans, lower my monthly payments, and assist with loan forgiveness and early termination of the loan. The qualification was to work for a nonprofit organization and they would complete all the paperwork and file it. My initial payments would be higher to pay off their processing fees then I would pay \$99 a month for the next 10 years, and at that time, they would file the paperwork and my loans would be forgiven and I would be done. It was not explained to me that I would need to continue to pay my student loans in addition to this until almost a year later. But again, it still was not clear at that time that the \$99 a month and I'm paying was not going towards my student loans. I have been paying Ameritech Financial monthly since early 2016 for a total of \$3,545 approximately. During one year of this time my actual student loans were in deferment due to natural disaster, so it is unclear what they were doing with my payments for that entire year. I just received this letter finding out that none of that money has gone towards paying off my student loans and that the Federal Trade Commission is suing this company. Money is tight, and I am very upset that I have paid this large sum of money for nothing! Had I known I could have worked this out directly with my loan servicer I would have!
671	97496478	07/06/2018	Ameritech Financial	I was contact through mail that it was my last chance to get student loan debt relief and I needed to make a call right away. One night in 2016 I decided to call the number on the paper and they made mention of me putting my loans in forebarence for me. Once I filled out the paper work and forwarded it to them they would first begin deducting my \$199 payment for a year and then the payment would drop to \$99 per month after a year. I was told that the money I was paying in would go towards my student loans and then after 10 years my loan would be forgiven. They constantly sent emails asking for referrals to their company but I had none to give. One day after talking to my mom she told me to check with the Better Business Bureau to make sure I wasn't being scammed and which in turn I was. I tried calling the company several times to get a refund but was denied. I contacted my bank at the time which was Bank of America to let them know I was being scammed. BofA at first returned the funds pending but later found out they couldn't do any thing to me because I had given them my card information over the phone. In my last attempt to get something accomplished with Ameritech Financial they sent confirmation of me cancelling my so called account with them. At the end if the day I was out if \$1200.00 but a lessoned learned that no one will charge you to basically put your student loans in forebarence to help with debt relief.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
672	97521626	07/06/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: I am making a complaint in regards to Ameritech Financial, their student loan forgiveness plan. I was told if I made a monthly payment of \$99 for 20 years, they would forgive \$10,000 worth of my student loans. I received your letter stating this program has been a fraud. --- Have contacted: CC Issuer --- Fair Resolution: I would like a refund of my money and I don't want them to be able to use my information down the line. They have my social security and everything. For them to cover the costs of my bank associated with it.
673	97521831	07/06/2018	Ameritech Financial Ameritech Financial University of Phoenix-Online Campus	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: I was contacted by Ameritech Financial via phone in February of 2016. They claimed to be a company backed by the government to assist with persons who needed help paying their student loans. They stated that if I qualified their program would result in forgiveness of my debt by the United States government for my student loans. They asked me a series of questions that ultimately led to an approval to the program. My student loans are held by NelNet and Ameritech told me they would deal directly with NelNet for a forgiveness of my student loans and my payment would be ninety-nine dollars a month and would be paid to NelNet through Ameritech. I have been making automatic payments for twenty-eight months to the equivalent of \$2772.00. I received a letter from the Federal Trade Commission dated June, 27,2018 stating they have begun the process and have sued Ameritech Financial for deceptive practices. I contacted NelNet who told me they have not received any payments toward my student loans as of February 01,2016. As a result, I have to take steps to ensure Ameritech can no longer access my bank account and take back control of my student loans through my lender. This has cost me thousands of dollars in interest charges and 28 months of payments toward my student loans. --- Fair Resolution: I am seeking complete restitution for all of the money I have paid to Ameritech Financial as they misled me to believe my loans were being repaid at the cost of ninety-nine dollars per month on a special government assisted program that would soon lead to complete resolution of all of my student loan debt. To-date I have paid Ameritech \$2772.00. I have documentation to prove my case but, do to a separation my paperwork is not in my possession but, I am working on obtaining it as soon as possible. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
674	97523388	07/06/2018	Ameritech Financial Ameritech Financial Kaplan University-Cedar Rapids Campus	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: I have received a letter from the Federal Trade Commission, informing me that the debt consolidator Ameritech is being sued for deceptive practices. I want to get out from this company which will harm my debt information. --- Have contacted: CC Issuer --- Fair Resolution: I have been making monthly payments of \$108 dollars. I have sent them my private information such as pay stubs and given them my student loan log in. I want a refund of the full amount that I have paid since the spring of last year. 2017. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
675	98605065	07/06/2018	American Financial Benefits Center	I have been dealing with this company for years and my loans are increasing, with not getting paid or reduced at all. --- Additional Comments: To be paid back.
676	97502185	07/07/2018	Ameritech	they told me that they would be paying my monthly student loan payments upon my behalf and helping me get them paid off faster. i logged into nelnet today and they have been putting my monthly payments in forbearance since last year. now i have interest charges and they have over a thousand dollars of my money. for what. they didnt do anything. i didnt know they were not nelnet. they had offical looking documents and said i needed to send them pay statements from my work in order for me to get caught up with my debts. they made me feel as if i had no other choice. i am already struggling to pay off my college debts with my non-college level job. these people should be sued and i want my money back. i feel taken advantage of over a situation that i have little knowledge about.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
677	97502218	07/07/2018	Ameritech Financial	<p>My name is [REDACTED] and I was contacted in March 2016. At the time sounded like a good idea. Didn't understand why they needed my bank account information and when they asked for it, I asked them why they needed my personal information. They gave me the song and dance that it was easier and it was the process. I was relieved when the contract and paperwork was submitted so that I could have some relief from the loan. Started getting an uneasy feeling when I continued to get late notices from my student loan department. I called them and they stated that they never send out debt relief. I called Ameritech and no one would give me a straight answer until I sent an email in August 2016 stating that I would seek Lawyer representation if they did not end my loan agreement. They stated that they were not a loan agency and they were paid to do the leg work. Actually screamed over the phone "leg work REALLY" I told her that I could have provided information myself for a forbearance payment if needed. I changed my information on my bank accounts but they still had personal information such as social security numbers and email etc. It only took me one letter stating that my student loan was late before I started investigating which I should have from the start.. The first email stated that they were BBB, but I don't think I ever saw a logo. Felt kind of funny due to the fact that I was trying to refer people.. Glad I halted those that I told about the scam. When I received the information in the mail.. I thought to myself wow I was right.. I have since then moved.. previous address of [REDACTED]. Thanks for giving me the opportunity to tell my story..</p>
678	97502443	07/07/2018	AmeriTech Financial Service	<p>I initially contacted Ameritech to consolidate my student loans and to start making reasonable payments on them. Over the phone, which was an hour and a half long process, they consolidated my student loans to a payment of \$108/month. They, I spoke to Trish Caspillo, asked for all of my student loan accounts to consolidate. They had me sign a "Income-Driven Repayment plan request" form, sign a public service loan forgiveness employment certification from my works HR Department, and a "General Forbearance Request" form. Apparently I had some loan forgiveness since I have a state job. The payments are automatically debited from my account as a "Ram Ram Debit". Overall the process seemed easy and the person that helped me was nice, so I had no idea of their shady practices until I received the FTC letter in the mail yesterday. I will be cancelling my account with them, and would like my \$1080 back that can actually be applied to my student loans. Thank you, [REDACTED]</p>

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
679	97502510	07/07/2018	Ameritech	I was contacted by Ameritech with an offer for student loan forgiveness. I sent them \$230 for the first three months and since then it has been a bank draft for \$99 a month. I was told that after paying this for a set time then my loans would be forgiven and that the amount I had paid would go towards my loan balance. I was told that they would work with the loan servicer to ensure that this happened. Recently I received notice that this company was being sued and none of the money I paid would go towards the loan.
680	97502597	07/07/2018	AmeriTech Financial	I signed up with Ameritech as they promised to help fix my loans forgiveness and payments, and my loan would be forgiven in five years. I have paid them over thousands of dollars, and to know that none of that money has gone towards my student loans like they said infuriates me, not to mention a thousand dollars of outstanding interest, unpaid. I remember Neil telling me how they would be the company to get my loan forgiven, and when I asked how would \$108 goes to the student loan he started giving me all these percentage break downs, and now I see that's their smoke screen. I stopped payments and doing business with them, redid my paperwork online for free and submitted it to Fedloan in less than 20 minutes, that included my wife setting up her account to co-sign. Neil told me that the Feds made the financial paperwork so hard for most people to fill so they wouldn't do the forgiveness program ... it was an import. What liars this company is. Now they keep calling asking me to get the auto-debt release form signed and sent in. Ameritech just leave me alone.
681	97502619	07/07/2018	Ameritech Financial	I have been using Ameritech Financial to help me lower monthly student loan payments since 2016. I saw an ad on facebook, and saw that my coworker had used them. I asked her about it and she said they helped her so I contacted the phone number. They assured me they would lower my monthly payments over 10 years. I took the offer because I was desperate for some relief as I could not afford my student loan payments at the time and I needed to get a new car and have money to make payments on that. Ameritech has taken control of sending in an Income Driven Repayment application to Navient every year. They have control of my FSA account, which I gave them permission to do thinking my money was going towards the payments of my student loans. I have paid them over \$3,000. I am going to cancel my account, call to have my FSA logins changed and I would like to have my \$3,060 back to put toward my actual student loan account

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
682	97502630	07/07/2018	Ameritech Financial	I received a letter on 7/3/18 from the FTC about AmeriTech Financial being sued by the government for deceptive practices. I have paid them directly an estimated amount of \$3,000.00 over 2 years, none of which has been applied to my student loan interest. I now owe about \$4,000.00 more on my student loans because of this unpaid interest. I severing ties with AmeriTech immediately but am concerned about not getting my money back from them. Best, [REDACTED] Other-Other Update
683	97502721	07/07/2018	AmeriTech Financial Customer Service	I received a letter in the summer of 2017 from AmeriTech financial that said i needed to consolidate my student loans and start making payments. They told me that they do all the paperwork and then withdraw the payments from my checking account and payoff my student loans. They said that I would be in deferment while I was paying them so i wouldn't be accruing interest on my accounts as well and through their company after paying with them for 30 years, the remainder of my loan would be dismissed, saving me over \$100,000 in loans and interest. I then received a letter from the FTC stating that my payments have not been applied towards my account and I'm very concerned!
684	97502748	07/07/2018	Ameritech	I was contacted by Global Client Solutions aka Ameritech Financial in March 2016. As they stated, an automatic payment for the first month would be \$407.00. For the next 4 months \$307.00 was due. And from there \$100 per month was deducted from my account for approximately 2 years for Ameritech's programs that were offered. Reaching a total of approx \$4,000 to Ameritech Financial. In the meantime, my student loan debt increased forcing me to refinance my student loan debt to an accredited bank with a lower interest rate without any attached fees.
685	97502838	07/07/2018	Ameritech Financial	I was contacted via email 2 years ago regarding their "Public Service Loan Forgiveness" program. I was told that if I paid X amount for 10 years that all my loans would be forgiven. I signed up for their program and began payment. After 1 year my monthly payment decreased to \$99.00 a month. I very recently found out that none of that money went towards my student loans but in fact went simply to help sustain the AmeriTech company. I would very much like to have the money returned to me that I lost due to this scam. I would immediately use it to go towards my loan principal and enroll in a loan forgiveness program with the DOE.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
686	97502858	07/07/2018	Ameritech	I paid \$82 a month to ameritech for 2 years straight. I some of that was going towards my federal loans and the other to this company for payment of their servics. After 2 years an agent from fed loans called and sent an email saying that I owed money and it was du by the 20th of the month they contacted. That is were I found out AMERITECH did not pay any money towards my loans. When i called ameritech they said that i was told by them that the money wouldnt go towards loans it would just go towards their services to find a cheaper or company that would decrease my loans. I was very upset i pained money for 2 years for what for some stupid company to just pocket my money and not do anything about my loans. Now i am in the same boat i was in a few years ago, all that money could and should have went towards my loans and it didnt. when i demanded my money back they said i couldnt give a refund.
687	97502871	07/07/2018	Ameritech Financial	I did research on the company before calling them. It all sounded like they were working with the department of education to repay loans. All I wanted was to be able to make 1 payment each month and have it dispersed to each (4 total loans) loan so that I do not have to worry about a missed payment or falling into default. I had asked for statements to show where my monthly payment was going and I have had a hard time connecting with anyone at Ameritech Financial. I started to become wary of them and tried to get a hold of someone to talk about where my payments were going and to stop my payments and no one would call back. I received a letter from the Federal Trade Commission warning me about a potential lawsuit against Ameritech Financial per the monthly payments I and others like myself were making were not actually going toward student loans.
688	97502915	07/07/2018	Ameritech	I started paying Ameritech because they told me if I made monthly payment @ \$157 after a year it would godown to \$100 a month then after 10 yrs my student lons would be forgiven since I work for a non-profit hospital. I made my payments faithfully till I had some personal problems I asked to show that my laons were paid on and stop taking out the oney monthly. They sent me a file saying there was a fee monthly and none went to student laons and there were none to refund. I was so upset tried everything to get my money back they refused. I still have some of the emails and paperwork they sent me if you need copies. If you can help me get some of my hard earn money back or to go on my student loans that would be great.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
689	97502930	07/07/2018	Ameritech	I was contacted via mail by Ameritech. This company told me that THEY would be able get my student loan paymetns down and enroll me in a program that would allow my student loans to cancel after making a certain number of payments. They stated they would take care of all of the paperwork that was involved and that I didn't need to worry about a thing. They stated I had to pay \$287 for 5 months then after that \$99. The \$99 would cover membership costs. They stated my student loan payments would be about \$10-\$20 dollars a month. Well, my payments were higher than that. I was naive about the situation at first but after making 4 payments of \$287 I thought, I can do this paperwork myself. When I called them to discuss my actual membership and what it entailed, I told them I didn't see the point of going through them. The rep stated, "Well, we got your payments as low as we could." My response was "You guys didn't do that, the paperwork I had to submit did that." During this conversation I told them I didn't want to continue my membership and I cancelled it. When I tried to get my money back, they told me they couldn't offer a refund. This is when I knew something was going on with this company but I didn't know what avenue to take to rectify the situation.
690	97503097	07/07/2018	Ameritech Financial	
691	97510223	07/07/2018	Ameritech Financial	I was first contacted by Ameritech Financial by mail in early January 2018 when they stated the total amount of my student loans with FedLoan Servicing accurately. They stated that through their company I could repay my student loans for about a year or so and then my student loans would be completely forgiven by FedLoan Servicing. I called them after reading their letter and spoke with a "Collections Specialist" with Ameritech named Holly Halverson. She told me the first year I would pay \$85.00 to her company and then the second year it would increase slightly and by the end of the 2nd year my \$30,000 worth of student loans would be forgiven by FedLoan Servicing. I excitedly set up the automatic payments to Ameritech Financial on 1/15/2018 with my bank debit card. My first payment of \$85.00 was taken out of that bank account on 3/15/2018 and two more payments of \$85.00 were withdrawn from the same account on the dates of 4/15/2018 and 5/15/2018. After 5/25/2018 I became unemployed and notified Ameritech Financial by email that I couldn't make the payments. I did obtain employment in June 2018 but had many past due bills and did not make any more payments to Ameritech Financial after those dates. Then I received a letter from the Federal Trade Commission on June 27, 2018 that the FTC had sued Ameritech Financial for 'deceptive practices'. I plan to make a refund call to Ameritech Financial after sending this complaint to the FTC. Thank you for your time and notifying me of this scam. Sincerely, [REDACTED] Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
692	97510422	07/07/2018	Ameritech	i was contacted by Ameritech by mail and phone and informed they were affiliated with Fedloan. They offered to reduce my monthly bill and saved me money so I began paying them. They informed me that they would complete all the paperwork. When I inquired about the public loan service forgiveness the representative informed me that it would not affect my payments and current standing. It was heartbreaking to find out i lost over two years of qualifying payments after making those payments. Fedloan advised me I was duped and that i lost two years of payments due to the switch to Ameritech. Again that was a question I had asked and was told it would not affect. This has really set me back. I would like to see them held accountable and I would also like to see FedLoan offer a solution or at least assist me in adding those qualified payments i worked so hard to pay every month count. thank you
693	97510484	07/07/2018	Ameritech	They stated that getting any loan help was very slim to do it on my own. They told me it would cost \$800.00 with a \$100 enrollment fee and \$99 a month. I kept all of their paperwork and they were very sure that you cannot get anything approved if you do it yourself. Then they were charging me a monthly fee and I don't even know if my payments were credited to my loan.
694	97510499	07/07/2018	Ameritech Financial	I responded to an email because I'm trying to pay off a very old student loan and consolidate with my daughter's debt for school as well. I was told I would have to pay a larger amount for the first 6 months and then it would be reduced. after months of paying \$177 and an intial payment of \$500, the payment didn't change. I started to get concerned when my loan servicer called and said I was behind in payments. I called ameritech and arranged for a phone call between them and my loan servicer. The rep from ameritech said I was not to say they were ameritech, that they were just a "friend" representing me..super suspicious. Then I spoke up stating they had been taking my money for months saying it was going toward my loans. The rep from Ameritech got angry and my loan servicer told me a payment hasn't been made in months. So their deal is, they get your info to file a deferment and a consolidation with your loan servicer to buy some time before your payments are actually late. then they take the money out of your account every month. Months and thousands of dollars later, you find out the money isn't going to your loan. when I found out ameritech was doing this I cancelled and their logic was that all of the money I was paying was for their "services" to reduce my actual time to pay and that they never told me they would be paying an actual amount to my loan until a later date. now I am out of all of that money, and no better off with my student loans. I had to do some repair to get things back on track with my loans. I need that money back, they offered me nothing.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
695	97510613	07/08/2018	Ameritech	I reached out to AmeriTech because they identified themselves as a student loan repayment agency. They stated that the money I paid them would be applied to my student loan. Further, when deciding the payment I could make they gave me a large amount to pay. My first payment was \$257.00, after the first month I reached out to them to let them know I was unable to make that amount and asked to pay \$100.00. At first they told me no, but then I told them that I couldnt afford the payment of \$257.00 due to my car note. They finally agreed, I then moved to Indianapolis to start a teaching program with [REDACTED]. I needed to put my payments on hold due to my inability to work while in the program. I asked the AmeriTech represenative if I could file for financial hardship until I completed the program on July 13, 2016. They told me no and then reported it which affected my credit report negatively. I paid them up until August 2017 when I enrolled into school. AmeriTech still tried to convice me that I still had to pay even though I was in school. However, I told them that I knew they were a scam becasue I spoke with a represenative from New Mexico students loans and they told me that AmeriTech was a scam. They then refrained from answering anymore questions and the call was terminated.
696	97510759	07/08/2018	Ameritech Financial	I was contacted several times by Ameritech Financial with this wonderful story of helping pay back my school loans, asking forgiveness for the loans and/or keeping an eye on my account to pay back and decrease interest. Of course they made it sound easy of which I should have been more skeptical. I began to have concerns when I could not get hold of anyone when I had questions about my accounts. They are taking money out of my checking account, a fee up front was taken and now monthly money has been pulled out.... but my loans keep going up and I have checked, nothing has been paid on my loans since they took over in late 2016.... I am unsure as to what to do with this. I have changed my Nelnet password at this point.
697	97510776	07/08/2018	Ameritech Financial	I was contacted by Ameritech financial by mail to helo pay off student loans and evenually get loan forgivness. I have paid them \$173 a month for the last 13months and my student loans just keep increasing in amount owed. I would like to get the total amount of money I have paid to this company so I can actually pay on my loans.
698	97510886	07/08/2018	Ameritech	
699	97511111	07/08/2018	Ameritech Financial	i was never told that the payments werent going towards my student loans otherwise i would not have authorized them. I thought this company was working with my loan provider to minimize my monthly payments but they were collecting a servicing fee for services that were never actually provided.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
700	97595187	07/08/2018	Ameritech Financial Ameritech Financial University of South Florida-Main Campus	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: I consolidated all of my student loans and THOUGHT I had started the student loan repayment program. I used Ameritech. After 13 months of paying them over \$200 per month, I noticed that no money was going towards my student loan. Ameritech had changed my pin number and was getting all of my information. They also altered documents about the number of dependents I had to get a 0 payment for my student loans, yet they were collecting what I thought was going towards it. A company that helps teachers came into our school and I asked them to look my loan over and they knew right away something was wrong. I called student loan and they helped me get all the paperwork together to do the papers on my own without paying a company. When I called to cancel Ameritech they kept threatening that my payments would now be \$1000 per month and I would be better off paying them the \$200 instead. I did cancel them. I did start my student loan repayment, but the money I paid for the first 13 months doesn't count towards the 10 year repayment. I am 48 years old and will be paying these loans until I am 58! They also charged fees for the paperwork. It seems like what they are doing should be illegal. --- Have contacted: CC Issuer --- Fair Resolution: Ameritech should have to pay me back all the money they collected from me. They misrepresented what they were doing with the money and who they were. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
701	97358628	07/09/2018	Ameritech Financial	Consumer is calling because she received a post card from Ameritech Financial telling her that the company can help her pay off her student loans. Consumer signed up for their services and paid the company \$132 a month for 9 months and then her payments went down to \$67 a month. UPDATE 07918: Reporting that she tried to reach Ameritech to cancel membership and they told consumer they would get back to her and they never did consumer found out they are closed. [REDACTED]
702	97364603	07/09/2018	Ameritech Financial	I was sent a letter talking about student loan repayment plan and so I called. The representative was very nice and insured me that everything was legit. So she gathered all my info. and I got her the necessary documents and now they debit my acct. once a month for \$173.00 to go toward my student loans. Said I would pay this much for the first year and then it would go down after that and each year they would reevaluate my income, etc. Said it would approximately take 20 years of paying this to pay off the total amount I owe, which is roughly \$30000. I have been paying now for a year. Update 07/09/18 Consumer is calling to question the steps she should take. Consumer has not cancelled her account with Ameritech Financial, was referred to follow steps from letter she received from FTC. [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
703	97370645	07/09/2018	Ameritech Financial	Consumer received a letter from Ameritech Financial information her about a lawsuit filed against them. Consumer states that she has had service with them since 2016. Consumer states that she has paid around \$2376 which was being debited from her account. UPDATE 07-09-2018 Consumer is calling with questions about the upcoming court against Ameritech and getting her money back. [REDACTED]
704	97384309	07/09/2018	Ameritech Financial	Consumer is calling to file a complaint against Ameritech Financial. Consumer received letter from FTC regarding the recent lawsuit that was filed against this company. UPDATE 7/9/18: Consumer states they paid more than they thought and asked to cancel their account. [REDACTED]
705	97459608	07/09/2018	Ameritech	Consumer states that she/he received a letter from the FTC stating to be suing Ameritech due to deceptive practices, consumer states he was offered assistance with reducing her student loan from Ameritech. Consumer states that she was told if she paid \$173 a month, they were able to forgive her loan. which she found out that no payment was going to her student loans. consumer wants to know how she can retrieve her money and where to receive additional information. UPDATE 07.09.2018: The consumer updated her e-mail address. [REDACTED]
706	97472242	07/09/2018	Ameritech Financial	The consumer received a letter from us about Ameritech. The consumer was paying them to the consumer lower the consumer student loan. The consumer is reporting that she is out approximately \$3600. UPDATE 07-09-2018 Consumer is calling to report that there has been no payments made since May of 2016. Consumer states that her loan with Fed Loan had accrued \$5400. [REDACTED]
707	97522820	07/09/2018	Ameritech Financial	AMERITHECH COMPLAINTS. The consumer had received notice in the mail from Ameritech Financial offering to manage her student debt. Consumer has paid over 5,000 dollars to said company.
708	97522823	07/09/2018	Ameritech Financial	Consumer received a letter from the Federal Trade Commission about Ameritech Financial. Consumer stated she contacted her but she doesn't remember if it was by mail or phone. They told her that her loan would be forgiven in 10 years. consumer stated she started paying \$100 for the first year and the second year \$50. Consumer has been paying for 3 years to help lower her student loans but she never did.
709	97522858	07/09/2018	Ameritech Financial	Consumer reports they received a letter from the FTC regarding Ameritech Financial.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
710	97522864	07/09/2018	Ameritech	I was contacted by Ameritech to assist with lowering my student loans. I was provided information about the company and I looked them up. I received several calls from them. I finally gave in because my student loans were killing me each month. I have given a contract to sign and was informed that my payments would be cheaper and that there was a service charge of \$50 per month and I believe a \$150 initial payment. I pay them and have been billed \$50 monthly for their service. I get emails monthly from them explaining their extra services, but can never log on. one of my loans were lowered, not sure if it was due to their help or not. When I enrolled, I believed that they were making my payments until I received information from AES that my payment was not received for the month, I call the office back and ask for clarification about my monthly payment to them and my loans. the information i received was vague but one of my loan payments were cheaper so I thought the company did what they were suppose to do. Until I received a letter in the mail that they are being sued for the services that they provide and the monthly charges. I have given this company over \$1000 of my hard earn money hoping for honestly and help. but found out that they were taking my money.
711	97522866	07/09/2018	Ameritech Financial	Consumer states that she hired Ameritech Financial approximately early 2017. Consumer was promised student loan consolidation for lower monthly payments and recalls that she paid about \$88 per month. Consumer had received a letter of none payment to his loan servicer, Navient so when she called them she was told that Ameritech Financial never got in touch with them. Consumer then called Navient during 02/2018 and cancelled her account and got a partial refund back of about \$400.
712	97522893	07/09/2018	Ameritech Financial	Stated to work with Ameritech Financial to reduce my student loan payments. Have been working with them for over a year. Made an initial payment of about \$500 and pay \$99 per month. I thought they were working on lowering my payments but recently received an invoice from the loan servicing company for more than double what the original payment amounts were. When I contacted them they just told me to send in more paper work and they would continue to work in this but could not give any details and to call back back after the paper work was sent in.
713	97522921	07/09/2018	Ameritech Financial	I have been paying Ameritech Financial since September 2017 under the agreement that the money would go towards my student loans. I received a letter from the Trade Commission saying that Ameritech has not been doing what they have assured me they would do. I called Ameritecj July 5 and July 9 to cancel my account and they have yet to get back to me.
714	97522925	07/09/2018	Ameritech Financial	Consumer received a letter about the Ameritech Financial case and she was a previous costumer of them and wanted info on what to do.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
715	97522975	07/09/2018	Ameritech Financial	Reporter is mother calling on behalf of her son. Reporter states that she hired Ameritech Financial approximately during late 2016. Reporter recalls that she was promised to pay off the consumers student loans at a monthly rate payment of about \$101 for 5 years. Consumer states she did not hire Ameritech Financial to consolidate student loans or to have loans forgiven, she thought she was paying the principle. Reporter states that she was informed during 01/2018 by Ameritech Financial that she would have to pay more than 5 years to possibly get the loans forgiven, something that she did not initially want she states she just wanted to pay the loans off. Reporter states that the consumers original loan servicer is unknown and had never paid the original lender. Reporter then cancelled her services with Ameritech Financial.
716	97522982	07/09/2018	Ameritech	Consumer is calling to report he received a letter from the FTC about Ameritech. Consumer states he received a phone call from someone with Ameritech stating that they could help consolidate his debt. Consumer paid 199 dollars a month. Consumer has paid a total of 4082 dollars through his checking account.
717	97563496	07/09/2018	Ameritech Financial	I contacted Ameritech after receiving a letter in the mail to help reduce my Federal Loans. I completed the referral process and paid initial fees. Shortly after enrolling, Ameritech closed my account stating "I did not qualify for services".
718	97563507	07/09/2018	Ameritech Financial	Consumer states that he received a letter from the FTC regarding a lawsuit against Ameritech Financial. He was told that they would pay off his loans so he went with them. He has been paying them monthly \$88 since 2017. He is not sure how much he has paid them.
719	97563542	07/09/2018	Ameritech Financial	AMERITECH COMPLAINTS: The consumer rec'd the Ameritech letter from the FTC. The consumer has paid about \$404.00 to Ameritech, but the consumer will call back with more information.
720	97563604	07/09/2018	Ameritech Financial	I enrolled with Ameritech Financial on 2/14/17. I have proof of registering and proof of all submitted payments. To date, I have paid them \$2,623. This is an atrocity that they scammed people into paying student loans. What a complete sham and disgrace! I want all of that money refunded since they did absolutely nothing. I hope the court will do the right thing and side with the people and demand Ameritech to repay everyone that made payments to them and in full! They auto draft bill me every month for \$99 and I don't even know what they do! It's a real tragedy that people and businesses operate this way in this country. You cannot trust anyone for anything ever. Is this what this country has become? I'm appalled to my core. I have a family to support and I was taken complete advantage of for trying to do the right thing and repay my student loans. Again, I hope the court does the right thing and I hope that the right people actually care about the wrong doing this company has done and they take action against them!

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
721	97563683	07/09/2018	Ameritech	Consumer is calling to report that she received a letter from the FTC about Ameritech. Consumer states she received a letter from Ameritech stating they could consolidate her student loans. Consumer was told to pay for 25 years. Consumer states she has paid a total of 2376 dollars
722	97563685	07/09/2018	Ameritech	Consumer is calling to report that he received a letter from FTC v Ameritech Financial. Consumer was with the company since 2016 and has paid \$4,000.00.
723	97563699	07/09/2018	Ameritech Financial	
724	97563729	07/09/2018	Ameritech	Consumer stated that she received a letter from FTC regarding Ameritech and needed to know what to do. Consumer wanted to file a complaint against Ameritech and has been paying \$99 per month since April 2016. Consumer does not remember how much the upfront cost was.
725	97563744	07/09/2018	Ameritech Financial	I kept receiving a flyer in the mail regarding Loan Forgiveness Program. At the time I was having financial challenges trying to make my student loan payments. Contacted Ameitech which was the comapny that kept sending me the letters. I spoke to Micha Washington who is no longer with the orgnaization. I was on the phone with him to about 2 hours. Micha told me because I work for a non-profit that I qualified for the Public Sector Forgiveness Program. I had to pay one hundred and something dollars for the first 6 months then that August, 2016 my payments would then be \$99. So in total as of July, 2018 I have paid them \$3,066 (\$690 for the first 6 and \$2376 in monthly payments. In January, 2017 I started getting calls and emails about FedLoan Accepted my application and so I inquired what was going on because I know how financial institutions sell loans. Each year I a have to the PSLF form.
726	97563774	07/09/2018	Ameritech	They just told me that they would help me to repay my loans. ive noticed my loans have not gone down at all. ive been paying then once sometimes twice a month.
727	97563806	07/09/2018	Ameritech	Consumer stated he received a letter in the mail from FTC regarding Ameritech. Consumer learned of Ameritech when he was at a job fair and signed up with them for a student loan forgiveness program. Consumer set up auto payments and does not recall how much. Consumer will call back with the amount. UPDATE 07-09-2018 Consumer is calling to report that he was charged \$931 and began to contact Ameritech on 05-15-2018. Consumer also reported a phone number. [REDACTED]
728	97563816	07/09/2018	Ameritech Financial	Consumer has been working with Ameritech Financial to pay off student loans. They were supposed to be paying these off within a five year basis, but she doesn't think they've done anything for her or not. She was asked to make 60 total payments, the first was to be \$255, with the next 6 months being \$235, and the rest of the 53 months at \$99. She has paid approximately \$4,239 of the \$6,912.
729	97563837	07/09/2018	Ameritech	Consumer states that she wanted to file a report against Ameritech because she had also been part for the scam involving them.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
730	97563882	07/09/2018	Ameritech	Consumer is calling to report that he received a letter from FTC v Ameritech Financial. Consumer was with the company since 2015 and has paid \$7,000.00.
731	97563884	07/09/2018	Ameritech Financial	AMERITECH COMPLAINTS: The consumer rc'd the Ameritech letter from the FTC. The consumer may paid about \$820.00 to Ameritech Financial.
732	97563937	07/09/2018	Ameritech Financial	Consumer states that she received a letter in regards to Ameritech and the consumer called the company as instructed in the letter and attempted to cancel her membership with the company but had difficulty and requested a refund but was denied. Consumer began her membership with a 1188 dollar installments from July 2016 - September 2016 and from that date on paid 99 a month for a total of 3318. (Consumer will call back to confirm said amounts) UPDATE 07/09/2018 Consumer called to add information that Ameritech would not refund any money. The payments pulled as GCF for the first 4 payments. [REDACTED]
733	97563943	07/09/2018	Ameritech	I received a letter in the mail from the company Ameritech. The letter stated that the company could help me to get my loans reduced or forgiven. One day after work, in either December or January, I called the company and talked to a man, i forget his name, for almost three hours. The man told me that Ameritech could take over my loans and pay them for me. He said that I could pay Ameritech a monthly rate for 10 years after which my loans would be forgiven. He said that the payments that I made to Ameritech would go towards the repayment of my loans. He said that Ameritech would take over everything and I would no longer have to worry about my loans. I signed up that evening and paid them \$70 a month for i believe 8 months. Which may not seem like a lot of money but on a teacher's salary was hard to afford. I figured out something wasn't right when i received a letter in the mail from my loan servicer. I called my loan servicer and was told that none of the money which I had been paying to Ameritech had gone towards the repayment of my loans. I told the loan servicing people the entire story and I was told that I had been "duped" and that they see situations like this all the time. Fortunately, my loan servicer was able to get my loans back in order and somehow fixed it to where I wasn't behind from not paying all those months. The next day I went to my bank and told them that I had been a victim of fraud and explained the story to them. The accountant there called Ameritech and tried to help me get my money back to no avail. We ended up having to completely close my account so they would no longer have access to my account information. Unfortunately, I never received any of the money back that I had paid to Ameritech.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
734	97563945	07/09/2018	Ameritech Financial	Consumer reports that she is a victim of the Ameritech Financial. Consumer says as soon as she finished school she contacted them and they then offered assistance to pay off her student loans. Consumer later got on a payment plan. Consumer has made payments of about \$108 each for almost 2 years. Consumer later found this to be suspicious. Consumer received letter from the FTC about the lawsuit with Ameritech Financial.
735	97563959	07/09/2018	Ameritech Financial	Consumer rcv'd a letter from FTC vs. Ameritech Financial. She has paid Ameritech for two years for loan consolidation, but they never did anything, causing her loan to go into default. Consumer paid \$200 for eight months, at which point her bill went down to \$100/month for the remainder of the 20 year contract. She has paid an approximate amount of \$2,800 out of the total \$24,800.
736	97563982	07/09/2018	Ameritech	I did have an account with Ameritech. They promised to help repay my student loans to get my teaching license back on track from being suspended. My teaching license still ended up on suspension which caused me to lose out on getting a teaching position that I'd apply for. I quit paying Ameritech and they reached out to me to make a payment, but I told them I was not paying them anymore because they didn't tell me the truth. I also recorded the customer representative when I initially set up the account in June 2017. The recording is over an hour long. Other-Other Update
737	97564005	07/09/2018	Ameritech	I gave them my credit and debit information stating that they were making an initial payment of 341. I then gave my account information for an automatic payment of 250 for the first six months then 100 for 21 months. By the time i figured out it was a scam and my payments were not being received by fedloan or nelnet bank of america would not refund me my money. I was having all kind of weird charges of over 1,500 the day after christmas I had to not only change the card several times and ended up closing the whole account and leaving that bank completely.TOPIC:Referrals
738	97564067	07/09/2018	Ameritech	
739	97564097	07/09/2018	Ameritech	Consumer is calling to report that she received a letter from the FTC about Ameritech. Consumer states she signed up with services with Ameritech after she received a phone call stating that they could consolidate her student loans. Consumer has paid over 4000 dollars through her checking account.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
740	97564130	07/09/2018	Ameritech Financial	I got a student loan debt relief letter in the mail, it wasn't the first I had received, but I decided to call since I was trying to figure out a way to start paying my loans and be able to still manage my budget. So I called, Kathlenne was very knowledgeable, walked me through all the paperwork, explaining how things worked and answered all my questions. I talked to my IT boyfriend at the time and asked him before I signed up to see if he thought it was a fraud, they seemed legitimate at the time. They offered to help me fill out all the paperwork to get my student loan payment where I could actually afford it and the rest of my bills and their service to do that would cost about \$700 dollars payed along with my student loan payment. I logged into nelnet my student loan company to see what was going on and noticed a large payment recorded there. So I figured from there I was paying ameritech and not nelnet. I kept getting monthly letters from nelnet saying I owed them nothing but keeping me up to date on my balance so everything again appeared in order. There was documentation submitted to nelnet for an income driven repayment plan. Ameritech stated that I would have to reapply to the plan annually and they would let me know when that was due and to let them know if there were any changes in my status with dependents or if my income changed.
741	97564199	07/09/2018	Ameritech Financial	Consumer rcv'd a letter about FTC v. Ameritech Financial. Consumer has been paying Ameritech Financial every month to resolve their student loans, but Ameritech has not been fulfilling the terms of the contract. Consumer agreed to a contract of 300 months at \$120/mo for the first 18 months, \$99/mo for the remainder of the contract.
742	97564308	07/09/2018	Ameritech Financial	The consumer has a complaint against a debt management company, Ameritech Financial. They have not helped him with his student loans.
743	97564327	07/09/2018	Ameritech	The consumer wanted to file a complaint against Ameritech Financial for misleading them on their student loan process. The consumer stated that he paid the company \$1197 over the course of two years.
744	97564363	07/09/2018	Ameritech Financial	The consumer has a complaint against debt management company Ameritech Financial. They have not done what they have promised.
745	97564406	07/09/2018	Ameritech	The consumer reports that's she received a letter from the FTC regarding Ameritech. The consumer reports that she paid for their services for 3 months. The consumer sent them a total of \$519. The consumer reports she came into contact with them over the phone.
746	97592623	07/09/2018	Ameritech Financial	Consumer reports they received a letter from the FTC regarding Ameritech Financial.
747	97592723	07/09/2018	Ameritech	Consumer states he got a letter from the FTC about Ameritech. He wanted to file his information. He set up the account with them on in 2015 paying 200 a month.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
748	97592772	07/09/2018	Ameritech Financial	The consumer received a letter from the FTC about the Ameritech case and wanted to know what he can do. The consumer reports that he was originally called by someone representing Ameritech Financial offering to lower his monthly student debt payments. The suspects requested 100/month and he has paid for about 2 years via debit card.
749	97592867	07/09/2018	Ameritech	Consumer received a letter from FTC vs Ameritech. Consumer received a call on her cell phone. She was told that they could reduce her student loan.
750	97592868	07/09/2018	Ameritech Financial	Consumer has received the letter from the FTC in regards to the case against Ameritech Financial. He started his payments with them back in February or March of 2018 and has been paying \$89 monthly. Consumer would like to file the complaint against this company for the reasons that the letter states.
751	97592873	07/09/2018	Ameritech Financial	Consumer received a letter in the mail from the FTC in regards to Ameritech Financial. Consumer stated she had been paying them for about 3 years to help with her student loan debt. Consumer wanted to know what else to do, referred to FTC.gov.
752	97592916	07/09/2018	Ameritech	Consumer is calling to report that she was contacted by Ameritech offering their services to consolidate student loans. Consumer contacted them and set up payment plans with the company. Consumer states that she has paid \$3500 total.
753	97592931	07/09/2018	Ameritech Financial	Consumer received a phone call from Ameritech Financial and entered a contract to consolidate their student loan debt. Consumer was charged \$600 and \$99/month for a total of \$3,174 by automatic bank draft. Company threatened the consumer would be charged by the student loan creditors if they placed a stop payment. Consumer confirmed no payments were made to their creditor. Consumer believes they have been deceived and given incorrect information.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
754	97592940	07/09/2018	Ameritech Financial	I contacted Ameritech after receiving multiple mailers promising to help me navigate the federal student loan system and get a repayment plan that I could live with. Currently my husband and I are providing nearly all living expenses for both of our daughters (single mothers) and their children (5 children). I asked several questions, trying to determine whether or not I felt that this company was legitimate and finally agreed to sign up with them. I was required to pay them \$227 for the first payment, \$119/mo for the following year's payments, and then promised a \$99 payment for the remaining time...being told that at the end of the 10th year the federal government would forgive the remainder of the loan. I did what they asked, having to call and "remind them" that my payment was set to drop to \$99 after the first year was over, then, during the middle of the second year received word from the fed loan servicing folks that I had not be making any payments and that I would need to begin submitting payments of nearly \$900/mo immediately. When I contacted Ameritech to ask about this, I was told that I had qualified for a \$0/mo payment but no longer did. At this point I began working with them to get that payment reduced. Currently I am paying a payment directly to fedloanservicing and seem to be in good standing again. Ameritech continues to debit my account for \$99/mo. I am calling today to cancel this membership.
755	97592943	07/09/2018	Ameritech Financial	I called Ameritech Financial asking for information about a student loan forgiveness programs and repayment plans after receiving some notices in the mail. I checked out the website then called the number listed, and spoke with Charles Griffin who explained the process to me. I was told that a repayment plan can be set up to reduce the amount owed of my Student Loans based off my income and that I qualified for assistance. I was told that my monthly payments will help pay off my loans toward my loan servicer and this service will be provided with this payment plan lowering my total amount due.
756	97592964	07/09/2018	Ameritech	Consumer is calling to report that she received a letter from FTC v Ameritech Financial. Consumer was with the company since 2017 and has paid \$200.00.
757	97593008	07/09/2018	Ameritech Financial	Consumer states that he had received a letter from Ameritech Financial stating that the FTC had sued Ameritech for deceptive practices. consumer states that he has made payment each month.
758	97593016	07/09/2018	Ameritech	Consumer received a letter from the FTC concerning the case against Ameritech on 07/05/2018. The consumer was contacted by phone from Ameritech around 02/15/2018. They claimed they could help the consumer pay off their student loans. The consumer was asked to pay a fee of 150 dollars to start, and 82 dollars a month via direct bank transfer. The consumer complied.
759	97593032	07/09/2018	Ameritech	Consumer reports that he got a letter from FTC concerning the Ameritech lawsuit. He has sent them money and they have not paid any student loans. Consumer saw an ad for Ameritech online and has paid them a great deal of money

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
760	97593076	07/09/2018	Ameritech	Consumer states she received a letter from the FTC regarding with Ameritech Financial. Consumer states she paid \$1000 and then \$100 from her checking account for about 3years paying about \$4000.
761	97593147	07/09/2018	Ameritech Financial	Ameritech Financial offered me total forgiveness towards my student loan for a monthly fee of \$88. I have paid them this amount for some months now and no results. They have basically been taking my money and my student loan amount has not decreased in way. My trust has been betrayed and I feel violated financially and would like a full refund.
762	97593178	07/09/2018	Ameritech	Consumer is calling saying she had received a letter from the FTC about Ameritech. Consumer says wants to file a report against the company.
763	97593180	07/09/2018	Ameritech Financial	Consumer states that she hired Ameritech Financial approximately during 01/2016. Consumer recalls that she made upfront of fee of \$800 to initiate service then the payment per month was about \$118. Consumer agreed to pay for 10 years then her student loans would be forgiven. Consumer was instructed by Ameritech Financial to file her income taxes as "Married and Separate" which she did not do then was told by Ameritech Financial that if she didn't file taxes in such matter then the payment would go up to over \$300. Consumer states she placed her student loans on deferment because she started school again and cancelled her account with Ameritech Financial during 04/2017.
764	97593246	07/09/2018	Ameritech Financial	a couple of years ago I started looking into paying my student loans. I guess there is some kind a database that spreads searches through different institutions. I'm a social worker and work with kids so I heard that there were repayment options that would assist in wiping out student loan debt as long as I made payments on time for a certain number of years. I was contacted by Ameritech in July of 2016. At first I was hesitate but at the time there I couldn't find anything negative so I proceeded to take steps to resolve my debt in September of 2016. Ameritech supposedly purchased my loans and I was under repayment through their program. They have had access to all of my student loan information; including my FSA identification and password since that time. My payments were initially \$235.00 a month for 6 months \$99.00 monthly after then. I thought that I was on my way to financial freedom and it's very upsetting to know that I'm technically back to zero.
765	97593252	07/09/2018	Ameritech Financial	I have been paying Ameritech since 2016 and thought after 10 years that my student loans would be forgiving now I'm back at square one. This is so infuriating and I'm out of thousands of dollars. I thought this was a good company.
766	97593266	07/09/2018	Ameritech Financial	Consumer calling to report he received a letter from the FTC regarding the lawsuit against Ameritech Financial. Consumer states Ameritech contacted him in June of last year through mail he called them and he has paid approximately \$132 every month since October up to present date.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
767	97593424	07/09/2018	Ameritech Financial	Consumer calling about the letter he rcv'd from FTC VS Ameritech Financial. Consumer just wanted more information about the letter he rcv'd. Referred him to FTC.gov.
768	97593472	07/09/2018	Ameritech	Consumer reports that he got a letter from FTC concerning the Ameritech lawsuit. He has sent them money and they have not paid any student loans. Consumer saw an ad for Ameritech online and has paid them a great deal of money
769	97597328	07/09/2018	Ameritech Financial	Consumer is calling to file a complaint against Ameritech Financial . Consumer has paid this company a total of \$9178.Consumer received letter from FTC regarding the recent lawsuit that was filed against this company. UPDATE 7/9/18: Consumer is calling back to request additional steps. [REDACTED]
770	97597363	07/09/2018	Ameritech Financial	I was contacted by Ameritech Financial in the year of 2016 by mail. When I spoke to them, they reassured me that this was a program to help decrease my student loan. The representative asked me a lot of personal questions to see if he could help me apply for student loan forgiveness and he said I didn't qualify. So according to the representative, he said that he could still help me by stopping the reoccurrent interest for my loan. This is the reason why I accepted to sign on with Ameritech Financial. I remember clearly that they stated that every payment that I made to them, they would make a payment towards my loan. Well, today I called my loan servicer, and to my surprise, no payment has been made since 2016. This is very disappointing because all I am trying to do is pay off my student debt. The cost of living is already so high as it is, and companies like these are not making the economy any better. I have been paying money since 2016, and to see that my debt amount hasn't decreased at all is saddening. I have paid them around 3,000 dollars and feel like that money is now lost. I am at a loss with this situation. It is not fair for companies to take advantage of honest people who are just trying to make a living and get out of debt. Thank you
771	97597373	07/09/2018	Ameritech Financial	Reported by is calling on behalf of daughter to file a complaint against Ameritech Financial .Reported by states her daughter received letter from FTC regarding the recent lawsuit that was filed against this company.
772	97597401	07/09/2018	Ameritech Financial	The consumer received the letter from the FTC concerning Ameritech Financial. Consumer enrolled with Ameritech Financial and was lead to believe the money he was sending to said company was being credited to his student loan. Consumer then found out it was not and then also that he defaulted on the student loan. Consumer requested a full refund but only received a 300 dollar refund from Ameritech Financial but the consumer paid 125 dollars for 6 months.
773	97597438	07/09/2018	Ameritech	Consumer states she wants to file a complaint against Ameritech. She got a letter from the FTC on 07/03/2018. She signed up with them in 09/2017 and she paid 738 with direct pay from her bank.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
774	97597474	07/09/2018	Ameritech Financial Settlement	Consumer received a letter concerning Ameritech Financial settlement. Consumer reports that he was promised to consolidate his loan paying of her student loan. Consumer has became aware that payments made to Ameritech Financial have not been going towards her loan. Consumer has paid \$99/month debited from his account for about 2 Years.
775	97597539	07/09/2018	Ameritech Financial	Consumer called in regards to a letter he received from FTC VS Ameritech Financial. Consumer received a phone call from Ameritech Financial offered to consolidate his student loans if consumer paid \$235 for the first 6 month and then \$185 a month thereafter, totaling roughly \$2520. Consumer states that he agreed to pay and later found out that this is a scam.
776	97597565	07/09/2018	Ameritech Financial	Consumer is calling to request information regarding the letter he received from the FTC regarding the lawsuit against Ameritech Financial. Consumer states he had dealings with the company in 2016 ,but cancelled his account with Ameritech Financial. Consumer states he requested a refund through the BBB and he was able to receive a refund of \$610. Consumer does not wish to file a complaint. Consumer also states he contacted Ameritech Financial and requested the removal of his information from their database.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
777	97597648	07/09/2018	Ameritech Financial	me consolidate my student debt and saying I was unaware of how much I was overpaying and qualified for government assistance. I never really paid attention until one day I decided to look it over in detail. I was promised to be put in touch with a dedicated debt consolidator who would work to make sure I qualified for all possible programs and paying the least amount of money possible which could still pay it off in a quick manner. I called the number on the flyer and was put in touch with David Mendoza a representative for the Company. We were on the phone for almost two hours as I was extremely skeptical of this program. He claimed up and down that none of the money I was paying was a scam and that their sole purpose was to be on "my side" and help make sure I was paying the amount I deserved and that I was being scammed by my current loan services who was not giving me the information or the tools to be making low payments. I must have asked him over the phone at least 5 times "Are you sure this is going towards my loans" "You're telling me that this will help me pay it down" etc. I believe the entire call was recorded. He walked me through documents in a rather vague way assuring me it was just part of the "routine" and then I had to be put in touch with another part of the company who had to take recorded statements from me saying I agreed. By the time I was done I was extremely excited to be enrolled in a plan that was allowing me to make active payments and start paying down my debt, I called my Mom who thought it was fantastic and the first payment came out about 2 weeks later on July 7th, 2017 totaling \$165.00. I remember seeing it and thinking how easy it was that this money was just being taken out and paid directly to my loans. When my second payment came out on August 7th, 2017 for a total of \$173.00 I had noticed that the name of the company collecting my money was nothing to do with my student loans. Thinking it was an error on their part I called AmeriTech to inquire about what had happened, that was when I was informed that this money was never going to my loan it was going straight to them as indicated in the documents I had signed. I became extremely frustrated as I was a 24 year old who had recently moved cross country to California and obviously money was tight. To hear I had just paid almost 400 dollars to a company that simply "filled out the paper work" was devastating. I began arguing with them and demanded a refund as I was never told this and then refused to repay any money saying that I had agreed to the terms. I think
778	97597695	07/09/2018	Ameritech	Consumer states that he had received a letter from Ameritech Financial stating that the FTC had sued Ameritech for deceptive practices. consumer states that he has made payment each month.
779	97597744	07/09/2018	Ameritech Financial settlement	Consumer received a letter concerning Ameritech Financial settlement. Consumer reports that she does not know what they really offered and only though they were lowering her debt. Consumer has paid \$100/month consumer has paid around \$200

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
780	97597757	07/09/2018	Ameritech Financial	Consumer is calling to file a complaint against Ameritech Financial . Consumer states she paid \$5000. Consumer states she fired Ameritech Financial after she was receiving bills from the original Lender. Consumer states she contacted the lender and was told she didn't need to pay Ameritech Financial. Consumer states she found out the company just put her loans into forbearance and her payments weren't going to her loan. Consumer received a letter from the FTC regarding the lawsuit against Ameritech Financial.
781	97597761	07/09/2018	Ameritech Financial	Consumer has received the letter from the FTC in regards to the case against Ameritech Financial. He started her payments with them back in 2017 and has been paying \$82 monthly. Consumer would like to file the complaint against this company for the reasons that the letter states.
782	97597786	07/09/2018	Ameritech	I was invited, via email, by ameritech to learn how i can lower my monthly student loan payments AND become eligible for student loan forgiveness if i faithfully paid them \$200 a month for a year, and then \$99 for an additional year, with the understanding that this would go towards my student loans. shelby west, the Ameritech rep. asked me for my user id and passwords of my great lakes account to help speed up the process and sign documents, although i kept my promise with the exception of missing 3-4 payments but continued to pay ameritech after a few stumbles and paid for a total of around 8-9 month. In the course of time, Great Lakes began sending me confirmations via email that my loans were on "forbearance" in which i did not understand knowing Ameritech was debiting my account for my loan payments. After i fulfilled my promise ans paid \$200 for about 8-9 months, i paid \$99, for about several months, i was notified by Great Lakes that my payments were due which are at \$25 month, but i cancelled with Ameritech after seeing my SL balance with great lakes was not even paid by Ameritech. i grew suspicious then and cancelled. unfortunately i feel like i have lost a substantial amount of money that i struggled to pay BUT faithfully paid anyway, because i thought loan forgivenss was legit and on the horizon. Ameritech has decieved many people and a refund should be inevitable. thank you.
783	97597925	07/09/2018	Ameritech Financial	Consumer stated she received a letter from the FTC about Ameritech Financial. They were telling her to pay 33 to 34 months and her student loans would be forgiven but that didn't happen. Consumer stated they first called her. Consumer stated she paid them monthly out of her bank account. Consumer wants to cancel and to get a refund.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
784	97597928	07/09/2018	Ameritech	I received a call from Ameritech shortly after I was informed that all my tax return money from 2017 which was about \$5000 had been taken by the government and applied to my student loan. At the time my husband was out of work due to a serious infection in his neck which required surgery and our newborn son had recently passed away due to complications during his birth. Needless to say we were and still are in a very difficult place financially. Ameritech offered to help me get out of default with my student loans and my payments which were supposed to be \$614 a month (a sum I simply could not pay) would only be \$162. So far they have followed through on everything they have told me however, I recently received notice that there has been a lawsuit filed against them by the FTC. Ameritech has also claimed when I called them they have filed multiple suits against the FTC before this lawsuit was filed against them. At this time I am hearing a lot of contradictions and am unsure what to do.
785	97597997	07/09/2018	Ameritech Financial	Ameritech promised to reduce my student loan payments and manage my correspondence with my loan servicer, Fed Loan Servicing. At first they attempted to get me to add ten dependents which I refused to do because it seemed wrong to me. I wound up adding two dependents for my two unborn children. They told me I would pay two payments of \$600 and then \$99 per month after that. In return they would submit all of my income verification and necessary reports for my loan forgiveness program as well as making the payments for me. About 8 months later I noticed none of my documents pertaining to my employment verification had been uploaded or applied to my fedloan account. I called and demanded my money back. They gave me to a manager who insisted he would fix the problem. I continued paying them. I received a letter from FTC regarding the lawsuit against Ameritech. I called to cancel today. I was given an answering service who said someone would be contacting me back shortly to cancel my account.
786	97598110	07/09/2018	Ameritech Financial	Consumer received a letter concerning Ameritech Financial settlement. Consumer reports that he was promised to consolidate his loan paying off his student loan. Consumer has become aware that payments made to Ameritech Financial have not been going towards her loan. Consumer has paid \$100/month debited from his debit account for about 2 Years.
787	97604527	07/09/2018	Ameritech	Consumer received a letter from FTC, about Ameritech, being accused of deceptive practices. Consumer has been billed since 2016. Consumer found out that they weren't paying her loans.
788	97604586	07/09/2018	Ameritech	Consumer rec'd a letter about FTC v. Ameritech Financial. Consumer has been paying Ameritech Financial every month to resolve their student loans, but Ameritech has not been fulfilling the terms of the contract. Consumer agreed to a contract of 36 months at \$135/mo.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
789	97604650	07/09/2018	Ameritech	Consumer rcv'd a letter about FTC v. Ameritech Financial. Consumer has been paying Ameritech Financial every month to resolve their student loans, but Ameritech has not been fulfilling the terms of the contract. Consumer agreed to a contract of 120 months at \$173/mo, and was supposed to renew every year at a lower. UPDATE 7-9-2018 Consumer is calling to get another copy of the letter. He was told that we could not do. [REDACTED]
790	97604785	07/09/2018	Ameritech	I was contacted by a rep from Ameritech that said they could consolidate my student loans and if I paid \$88./month I would essentially pay off my student loans in 2 1/2 years. I received a letter today in the mail stating that Ameritech is being sued for deceptive practices and at this point, I'm out \$264 that I would like to get back. I have since closed the bank account that Ameritech had so they can no longer charge me, but I would like a full refund and I would like to know how to go about getting one. I have all necessary documentation to prove what money I am out etc so please advise as to how I can get my money back. Thank you.TOPIC:Referrals
791	97604828	07/09/2018	Ameritech Financial	Consumer received a letter in the mail from the FTC regarding the lawsuit against Ameritech Financial. Consumer stated that she has been paying them for debt consolidation, she has paid about \$1,200 to the company. Consumer stated none of this money has went towards her student loan payments. Company website: <a href="http://www.bbb.org/sacramento/business-reviews/financial-services/ameritech-financial-in-el-dorado-hls-ca-90022636">http://www.bbb.org/sacramento/business-reviews/financial-services/ameritech-financial-in-el-dorado-hls-ca-90022636</a> .
792	97604857	07/09/2018	Ameritech Financial settlement	Consumer received a letter concerning Ameritech Financial settlement. Consumer reports that she was promised to consolidate her loan paying of her student loan. Consumer was not able to pay and states that they were charging \$99/month for 3 Month.
793	97604861	07/09/2018	Ameritech Financial	Consumer is calling on behalf of her husband. Consumer received a letter in the mail from the FTC regarding the lawsuit against Ameritech Financial. Consumer stated that he has been paying them for debt consolidation, he has paid about \$5,184 to the company. Consumer stated none of this money has went towards his student loan payments. Company website: <a href="http://www.bbb.org/sacramento/business-reviews/financial-services/ameritech-financial-in-el-dorado-hls-ca-90022636">http://www.bbb.org/sacramento/business-reviews/financial-services/ameritech-financial-in-el-dorado-hls-ca-90022636</a> .
794	97604874	07/09/2018	Ameritech Financial	Consumer calling to report that he received a letter from the FTC about the Ameritech Financial. Consumer has been with them for about 3-4 years with this company. Consumer states he has sent them some money roughly \$5000 by them taking \$250 a month out of his account. Consumer states they had contacted him by phone and mail.
795	97604899	07/09/2018	Ameritech	I was contacted by an ameritech representative back in 2016. i couldnt afford my student loan payment at the time due to injury, and they convinced me to give payment to start my loan forgiveness.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
796	97604928	07/09/2018	Ameritech financial	I've notice none of the money i paid to ameritech is not going towards my student loan. i knew something was up, when one point i was paying ameritech and my students loans at the same time. so where is my hard own money that i worked for going to.
797	97604959	07/09/2018	Ameritech Finacial	Consumer states that she wanted to make a report against Ameritech because she was also part of the scam.
798	97605043	07/09/2018	Ameritech Financial	Consumer has rec'd an FTC v. Ameritech Financial. Consumer states that he has contacted Ameritech Financial and has asked for a refund and cancel his membership. He is being denied a refund by the company because of the work he has done for his client. He was told that if he paid a certain amount for 10 years his student loan would be forgiven. He has submitted multiple paperwork by email to the company and they have not accepted it. The name changed to a different name for several months.
799	97605143	07/09/2018	Ameritech Financial	Ameritech Financial called me after I clicked on a link on Facebook which advertised student loan forgiveness. The Ameritech representative assured me that the types of loans I had were not currently eligible for the 10-year, 120 payments loan forgiveness. If I paid them \$840 they would do the required paperwork, manage my payments, and assured that I would be enrolled with the loan forgiveness program. I then gave them access to my federal student loan account where they put me in forbearance until my \$840 fee was paid in full. They also requested bank statements, tax returns from the previous two years, and employment verification. Five bank transfers of \$168.00 were made on either the 14th or 16th of each month, October 2017-February 2018. Since then, Ameritech has determined that my income requires me to pay a "qualifying payment" of \$0.00 each month. I called them in March when my first "payment" of \$0.00 was being applied to my student loan, the representative assured me that it was a payment, determined by my income, and was counting toward my 120 qualifying payments for eventual loan forgiveness.
800	97605363	07/09/2018	Ameritech	Consumer stated he got a letter from FTC about a lawsuit with Ameritech. Consumer stated that someone contacted him to consolidate his student loans, and he has paid. Consumer stated he wanted information about the class action lawsuit. Consumer does not know how much money he sent them.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
801	97610556	07/09/2018	Ameritech Financial	Consumer states that he received a notice in the mail in regards to the FTC Suit against Ameritech Financial. Consumer began his membership early 2017 in January or February. Consumer states that in total he has sent 2300 dollars to Ameritech. Consumer has contacted Ameritech via the number in the FTC Letter and requested a refund and a cancellation of the membership but has received a response stating that they are being bullied and unjustly pursued by the FTC. Consumer was never offered a refund or given confirmation of cancellation of membership.
802	97610734	07/09/2018	Ameritech financial	i received a post card in mail more than once before i gave ameritech financial a call about student loan forgiveness program. i was needing a cheaper payment and help to get rid of my student loans. so i signed agreement with ameritech to make 120 low monthly payments and in 10 years my debt would be forgiven not knowing the monthly payments i made was not going towards my student loan balance. i notice my student loan balance was increasing so i contacted ameritech with concerning questions. but they insured me thats how program works pay less so whatever balance is left over it would be forgiven. i thought it was odd when ever i would call they knew who i was just by my phone number didnt have to give them any information they knew me by name everytime i would call. it is sad there are people and so called companies out in world like ameritech taking advantage of people who are actually trying to do right and pay their debt
803	97610796	07/09/2018	Ameritech financial	i was contacted for student loan forgiveness via mail initially then email & phone due to my loans being over 55,000. they said i pay them initially around \$300 per month for first 3 months then it went down to \$200 for a few months & finally down to \$120 for the remainder & to this day & after i pay them for 10 years, it equals to about \$30,000 & all the rest is forgiven (about \$26,000). they moved my loan servicer provider to Nelnet & i checked if any payment was made and it shows nothing except my loan has gone up in interest & has been in forbearance

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
804	97610915	07/09/2018	Ameritech	I was contacted by Ameritech Financial in October 2017 towards the beginning of the month. I was contacted by Lauren Gilkison, 916-526-0296 lauren.gilkison@ameritechfinancial.com, regarding my student loan debt. She claimed to me that she uses the service herself, and described her lowered payments, benefits of the program including monetary rewards for referring people, and went through a detailed explanation of how my payments will be processed and go towards my student loans. I received emails from Lauren including paperwork for me to sign electronically as well as documents for me to print out and fax to her at 866-818-9026 including official W-2, 1040 Federal Tax Return, voided check for my checking account, paystubs for the past 30 days, the Public Service Loan Forgiveness (PSLF) Employment Certification Form, Income-Driven Repayment (IDR) Plan Request, General Forbearance Request, and a couple of Authorization for Release of Information forms. Each of these forms that I faxed to her, she instructed me via email and verbally to not write the date on any of these forms. I have hard copies of all the paperwork I faxed as well as their confirmation sheets. Lauren also told me I would be contacted by someone with the Financial Education Benefits Center (FEBC) to set up my account. I received an email from Lorenzo Lemos with customer service via 800-953-1388 to sign up so that they will be able to coordinate the payments towards my student loans with Reliant Account Management P.O. Box 337 East Irvine, CA 92650 www.ramservicing.com 877-859-1450. I was given a rate of \$108.00/month, which is drafted automatically from my account on the 4th day of each month. Ameritech Financial sent in a separate email I have saved regarding my "welcome packet" in which, toll free, 800-791-8621 ext 0 I could call, and 888-334-6281 to "ensure your complete satisfaction". I am capable of providing bank statements proving the money was drafted or any additional information as needed.
805	97611012	07/09/2018	Ameritech financial	ameritech has charged 99 dollars a month plus up front cost to get me in loan forgivness and reduced payments for about 3 years now. i don't know what this will do to my student loans any help you can give would be great thanks
806	97611021	07/09/2018	Ameritech Financial	I have received a notification in the mail, that states. That I have been paying fees for something that is supposed to be free. In addition to that, the monthly payments have been making to Ameritech Financial for my student loans have not been going to my loans, as I was promised. Therefore, I would like to know where my money has been going and I would like to cancel my membership with this company. I trusted these people and they completed lied to me. I never understood why they needed my tax information and my current pay stubs.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
807	97629867	07/09/2018	Ameritech Financial Ameritech Financial The Art Institute of Michigan	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: Started May 2 2016 to July 9,2018 Tried to get my loan reduced or removed. This company said they could help! I gave all my information; was under the impression that my loan would be reduced and at a certain point, it would be written off, if it wasn't paid off; in so many words! To get started I would pay a \$99.00 application fee, and then they calculated a payment of \$207.00 for 6 months which ended up being 9months! At that time payments, were switched to a lesser amount \$99.00 till paid off!! I have made 24 payments, lots of money, my loan has not gone down! It was time for paperwork renewal, they called and emailed, three times and when I questioned them about the \$99.00 a month, I was told it was fees, and it was part of things discussed in the paperwork! He said I should read it again! And would not give me a direct answer, to where my money was going! A week later I received a letter, stating this company is being investigated by the Federal Trade Commission! I will be calling them to cancel account and ask for a refund! --- Fair Resolution: I would like a refund of 3,348.00. This is the amount I have paid from May 2016 to present. I work hard for what I have. It is not fair companies take advantage of people! please stop them and make it right , please! Thank you! --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
808	97630031	07/09/2018	Ameritech Financial Ameritech Financial Longwood University	CFPB Issue Type: Dealing with your lender or servicer   Don't agree with the fees charged --- What Happened: I consolidated my loans with a company called Ameritech Financial and signed up on 9/12/16. They started charging me fees on 10/17/16 and told me that these payments would go towards paying down my loan. They told me if I kept paying through them for 25 years that whatever I had left to pay on my loans would be forgiven. I paid them all the way up until June of 2018 and they charged me a total of \$2967. The FTC sent me a letter stating the company was a fraud and was not paying our loans. I went to log into my loan service provider Nelnet and saw that they had not made any payments on my behalf, but just simply put a forbearance on my account. I called them today July 9, 2018 to cancel my account with them and they said they will get customer service to call me back within 48 hours. --- Have contacted: CC Issuer --- Fair Resolution: I would like a full refund of all the \$2967 that they have charged me. I believe this is fair because they made fraudulent claims saying they would pay the money towards my student loan account balance, but instead kept my money for their own revenue. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
809	97630052	07/09/2018	Ameritech Financial Ameritech Financial Full Sail University	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: I HAVE BEEN PAYING AMERITECH SINCE MAY OF 2017...THINKING THAT THEY WERE HELPING ME, I THOUGHT THEY WERE PAYING MY FEDERAL LOAN, BECAUSE THAT IS WHAT I WAS TOLD IN THE BEGINNING. I HAVE BEEN PAYING THEM 108 DOLLARS A MONTH UNTIL I RECEIVED A LETTER FROM FTC... I HAVE NOT RECEIVED ANY HELPOR SERVICES TOWARDS MY FEDERAL LOAN...I FEEL SO STUPID I REALLY THOUGHT THEY WERE HELPING ME PAY MY LOAN...I DONT KNOW WHAT TO DO NOW I HAVE GIVEN THEM SO MUCH MONEY FOR NOTHING. --- Have contacted: CC Issuer --- Fair Resolution: I HAVE CALLED AMERITECH TO CANCEL AND REQUEST REFUND WITH NO AVAIL. THEY PUT ME ON A 3 DAY WAITING LIST. SO I CANCEL AND BLOCKED PAYMENT FROM MY BANK SO THAT THEY CANNOT CONTINUE TAKING MONEY OUT. BUT WOULD REALLY WANT A REFUND SO THAT I CAN PUT TOWARDS MY LOAN.THANKS --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
810	97630701	07/09/2018	Ameritech Financial Ameritech Financial Kentucky State University	CFPB Issue Type: Dealing with your lender or servicer   Don't agree with the fees charged --- What Happened: Started in Oct. 2016 with \$227 payment to Ameritech. Then I paid \$209 for the next 10 months and I have been paying them a \$99 a month "service fee" ever since. --- Fair Resolution: Repayment of the money that should have not been paid to Ameritech. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
811	97066509	07/10/2018	Ameritech Financial [FEBC]	On Sept 14, 2014 Johnny Abdi called me trying to see if I wanted to fix my student loan.for a fee of 88 dollars he would help me pay my student loan but after paying them 88 dollars 6 months, after that(which march 2017 I would finish pay them for the service charge .I would have to pay my loan of 20 dollars to student loan separated.So from Oct 2017 till june2018 they where still taken money from my saves from the bank.
812	97358350	07/10/2018	Ameritech	The consumer reports that he received his letter and wants to know what the situation is with Ameritech. The consumer reports he used this company for his student loans. The consumer reports they weren't paying towards his student loans. The consumer reports he has sent them a decently large sum of money. UPDATE 07/10/2018: The consumer wanted to add information on how much he paid. The consumer paid a total of 1900 via debit card. - [REDACTED]
813	97358663	07/10/2018	Ameritech	Consumer is calling saying she had received a letter from the FTC about Ameritech and she wants to file a complaint against them. Consumer says she had canceled and they did not cancel her membership but kept harassing her to pay them.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
814	97563660	07/10/2018	Ameritech	Consumer is calling to report that she received a letter in the mail from Ameritech Financial. Consumer indicate she has been a customer since 2016 and is paying \$108 month and payment was drafted out of his account. Consumer indicates she is not longer paying for the loan. UPDATE 07/10/2018: Consumer stated that she called the number provided for the refund and they refused to give her money because the paper work was processed. [REDACTED]
815	97605271	07/10/2018	Ameritech Financial	Consumer reports that she is a victim of the Ameritech Financial. Consumer says as soon as she finished school they began to contact her offering assistance to pay off her student loans. Consumer says they began to offer her there services and get her on a payment plan. Consumer paid about 1 year worth of payments of \$99 each. Consumer later found this to be suspicious. Consumer received letter from the FTC about the lawsuit with Ameritech Financial. UPDATE:7/10/2018 Consumer stated she received a phone call back from Ameritech. They told her that they will not give her a refund and yelled at the consumer. they told her that we have been paying her student loans. consumer did provide a new phone number to the report. [REDACTED]
816	97614239	07/10/2018	Ameritech Financial	I was looking for assistance to pay off my graduate loans. I conducted research on the company and didn't see any negative reviews so I decided to allow them to assist me. They told me that they had up front administrative fees that they billed monthly on top of my payments toward my student loans. That was for a year. They asked for my Federal Loan password in order to take over responsibility for the payment of my loans. They had my loan go into default in order to establish a needed repayment status. Each year they ask for my updated information. They have established a monthly debit of \$99 from my checking account and stated that my loan will be paid off in 10 years.
817	97614242	07/10/2018	Ameritech	The consumer hired Ameritech to help consolidate his loans. The consumer was under the impression his payments were going towards his student loans.
818	97614281	07/10/2018	Ameritech	Consumer received a letter from FTC vs Ameritech. Consumer had received a postcard in the mail and she called up about their services. She was told that her payments could be lowered. She was told that she make her payment and a monthly fee of \$130 for the first year and then \$99 each month after.

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819	97614315	07/10/2018	Ameritech Financial	I read about several potential services for financial counseling with student loan debt online and called Ameritech to find out more info about their services. The representative I reached avoided my questions about services costs saying "don't worry about that" as he gathered info about my loan circumstances and informed that Ameritech would be able to lower my payment to \$0/month and gauruntee loan forgiveness after 120 payments of \$0 regardless of my potential to change employer in the future. I was unaware there would be a charge for their services until a bank transfer occurred approximately one month later to a third party company I had not heard of before. I contacted Ameritech again and learned more direct info about their service charges (about \$800 initial fees with \$99/mon payment), at which point I was told if I withdrew enrollment it may negatively impact my ability to enroll in income-based repayment plan. I learned in early 2018 that loan forgiveness plans were not being honored consistently and decided to cancel services as I had been misled about my elligability and certainty about this program.
820	97614346	07/10/2018	Ameritech Financial	Consumer received a letter from the FTC about Ameritech Financial. They promised her forgiveness on her student loans but didn't do so. Consumer stated the whole time she was involved with Ameritech she thought they were part of the Department of Education. Consumer stated she gave out all of her personal information. Consumer stated they kept asking her to send more information all the time because they told her they never received it. Consumer paid monthly fee of \$100 a month out of her bank account. Consumer stated she received a post card in the mail from them.
821	97614358	07/10/2018	Ameritech Financial	Consumer rcv'd a letter about FTC v. Ameritech Financial. Consumer has been paying Ameritech Financial every month to resolve their student loans, but Ameritech has not been fulfilling the terms of the contract. Consumer agreed to a contract of 300 months at \$101/mo for the first 33 months, \$69/mo for the remainder of the contract. She called on 7/9/18 to cancel.
822	97614447	07/10/2018	Ameritech Financial	consumer received a letter from FTC about a lawsuit from Ameritech Financial. Consumer stated they send her a card in the mail and she called them. Consumer stated they were going to forgive her student loan but it didn't happen. Consumer stated they took the money out of her bank account every month.
823	97614513	07/10/2018	Ameritech	Ameritech Complaint: Consumer had approximately \$4750 taken from his bank account by Ameritech who provided no service.
824	97614558	07/10/2018	Ameritech Financial	Consumer reports they received a letter from the FTC regarding Ameritech Financial.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
825	97614584	07/10/2018	Ameritech Financial	This company charged me a fee of \$250+ for initial costs and told me that after that I would be charge \$99/month for 10 years and my loan would be forgiven because I work in public health. After receiving information of this lawsuit, my fedloan account shows well over \$600 in past due interest. I have slo attempted to contact Ameritech Financial to cancel my membership and obtain a refund. I was told I would be put on a list to speak with someone several times with no response, I was even hung up on when attempting to speak with someone.
826	97614593	07/10/2018	Ameritech Financial	AMERITECH COMPLAINTS: The consumer rc'd the Ameritech letter from the FTC. The consumer paid them \$2500.00. The promised to have the consumer loan paid off.
827	97614638	07/10/2018	Ameritech Financial	Consumer is calling to report that she received a letter in the mail from Ameritech Financial. Consumer indicate she has been a customer since 2016 and is paying \$99 month and payment was drafted out of her account. UPDATE: 7/10/18 Consumer asked will she receive updates, advised to go to ftc.gov for updates. [REDACTED]
828	97614672	07/10/2018	Ameritech Financial	I enrolled with this company in May 2017. They were to help me get approved for lower monthly payment for my student loans, and for forgiveness after 10 years of payment, as I am an RN for a non profit organization. They have taken over \$2000 out of my bank account to this point and I just found out this week that they haven't paid anything at all to my loan servicer for my student loans. I have called and emailed them multiple times and am getting no response. Other-Other Update
829	97614690	07/10/2018	Ameritech	Consumer is calling to file a complaint on Ameritech Financial. Consumer was with the company since 2015 and has paid \$2000.00.
830	97614720	07/10/2018	Ameritech	Consumer got a letter from FTC about Ameritech and wanted to file a report.
831	97614797	07/10/2018	Ameritech Financial	Consumer is calling to report that she received a letter in the mail from Ameritech Financial. Consumer indicate she has been a customer since 2017 and is paying \$82 month and payment was drafted out of her account.
832	97614830	07/10/2018	Ameritech Financial	Consumer states that he received a letter from the FTC regarding a lawsuit against Ameritech Financial. He has been paying them on a monthly basis in the amount of \$132. He has been with them since June of 2017 and he has paid them a total of \$1550. He noticed that they were not paying off his loans.
833	97614867	07/10/2018	Ameritech	Consumer is calling to report that he received a letter from FTC v Ameritech Financial. Consumer was with the company since 2017 and has paid \$2,096.00.
834	97614901	07/10/2018	Ameritech	The consumer wanted to file a complaint against Ameritech Financial for misleading their on their student loan process. The consumer stated that he paid the company \$3636 over the course of two years.

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835	97614953	07/10/2018	Ameritech Financial	called the number and spoke with a representative by the name of Kerri Travors who worked for Ameritech Financial. After giving her some information about myself she came back with a number of what I qualify to pay each month for my student loans. This was 2 years ago, I believe the number she told me was \$270 and that after a certain amount of payments that amount would drop down to \$200. At the time I was under the impression that this payment was towards my student loans. After making the first payment I called to cancel because I could not afford that payment. When I tried to cancel they offered me a deal to pay \$99 instead, so I took it because it was more manageable for me. I would receive emails from fed loan servicing about my payments and my account being in good standing. But after about a year of making the payments to Ameritech, I got an email saying my federal loan payment was past due. I called Ameritech to figure out why my payment was not being made and that's when I find out the \$99 I pay them was not toward my student loan but for some program they offer that gave me access to benefits I did not need and that my student loan payments had to be made directly by me. I asked to cancel the service and they did at the time. But then I got a phone call from them saying they could not cancel my service because they waived my fees in the beginning, that's why I was only paying \$99 and I still need to pay them for the work they did on my account. After going back and forth with them telling them I could not afford to make a payment to my loans as well as them, they allowed me to pay them \$48 a month to pay off the 1000 or more dollars I owe them for the work they did. I am frustrated because had I known they never planned to make my payments in the first place and I was just paying them for services I could have gotten for free, I never would have signed up with them. Now I'm stuck paying them money every month after I feel like I was given false information in the first place. They claim they tell you in the beginning that they don't make the actual payments but just prepare documents and file paper work for your loans, but that was not at all the impression I got when I first contacted them. I left it alone and just made my payments because I thought I must have misheard them in the beginning but I always felt bamboozled by them. When I received the letter about the lawsuit and read other complaints I realized I felt tricked by them because I actually was and it was not because I misunderstood. I feel like it's false advertisement on their part and I should be refunded at least some of

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836	97622371	07/10/2018	Ameritech Financial	Desmond promised that my enrollment in their program would greatly reduce the interest and balance owed on my student loans. Before completing the transaction I called Fed Loans to qualify Ameritech's affiliation with the Federal Government. Fed Loans informed me that no such programs exist, so I did not communicate further with Ameritech. They emailed me several times requesting additional documentation in order to process my application. I did not return the documents; however, they debited my account. As a result, I have called several times to cancel and request a refund and recently got hit with a huge loan payment. Months of fees and interest have accrued and I appear to be delinquent. please help me to recover my losses and restore my credibility. Thank you. Other-Other Update
837	97622481	07/10/2018	Ameritech Financial	Consumer calling to report that she is received a letter from the FTC about the about the Ameritech Financial lawsuit. Consumer was contacted to by Ameritech they offered to pay off her student loans, they started taking out \$85 a month for the past year in a half.
838	97622500	07/10/2018	Ameritech	The consumer wanted to file a complaint against Ameritech Financial for misleading their on their student loan process. The consumer stated that he paid the company \$2073 over the course of one year.
839	97622609	07/10/2018	Ameritech Financial	Consumer reports that she is a victim of the Ameritech Financial. Consumer says as soon as she finished school they began to contact her offering assistance to pay off her student loan. Consumer says they began to offer her there services and get her on a payment plan. Consumer paid about 4 payments of \$88 each totaling to \$352. Consumer later found this to be suspicious. Consumer received letter from the FTC about the lawsuit with Ameritech Financial. Consumer also provided personal information including SSN.
840	97622692	07/10/2018	Ameritech Financial	Consumer reports they received a letter from the FTC regarding Ameritech Financial.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
841	97622824	07/10/2018	Ameritech Financial	I received correspondance from Ameritech Financial about reducing/loan forgiveness program and I responded. We reviewed the payment options to basically reduce my student loan debt by a significant amount. At the time my position at my company was eliminated so I was happy for the assistance. I verified their information as much as I could and seeing how they had access to my FedLoan Account I assumed that they were a solid company. They sent me the forms to fill out and guided me with the process and even helped me change my access to my FedLoan Account. The monthly payments started coming out of my account in July 2016. At one point I called to ask why I wasn't getting any statements and they said they only send out if requested, I requested but only received one, but didn't think much about it after that. According to the plan I would pay \$157.00 for 20 months then \$99.00 thereafter for a total of \$28,560.00 to date I have paid \$3,358.00 I have even referred others to the company because I assumed everything was going well until I received the letter from the FTC stating that the company is a scam.
842	97623067	07/10/2018	Ameritech	The consumer reports she received a call from Ameritech. The consumer reports she signed up for them to get her payments reduced. The consumer reports they charged her a \$100 free up front and \$100 a month. The consumer reports that she sent them \$300. The consumer reports that she checked on her loan and they stated it wasn't legit. The consumer reports the funds were taken out of her banking account and they refused to refund her.
843	97623130	07/10/2018	Ameritech Financial	Consumer is calling to report that she received a notice on 07/05/2018 from the Ameritech Financial about her getting a refund. She would like to know if she will get it any time soon. She has been paying for two years around \$ 85 dollars a month total around 1,955. No further information was provided.
844	97623176	07/10/2018	Ameritech Financial	Consumer rcv'd a letter about FTC v. Ameritech Financial. Consumer has been paying Ameritech Financial every month to resolve their student loans, but Ameritech has not been fulfilling the terms of the contract. Consumer agreed to a contract of 15 months at \$235/mo for the first 8 months, \$99/mo for the next 7 months, and then her loans would be forgiven. Ameritech had falsified information on her application, claiming that she had eight dependents, when she doesn't have any. She cancelled in May 2018 after learning about the suspicious activity.
845	97623225	07/10/2018	Ameritech Financial	Consumer received a letter from FTC. Consumer states the letter was referring to the Ameritech Financial, Financial Education Benefits Center (FEBC). Consumer states they are falsely claiming the consumer was eligible for federal programs that would permanently reduce their monthly debt payments to a fixed low amount or result in total loan forgiveness. Consumer states she has received \$600 from them. Consumer states she has lost \$1500.

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846	97623252	07/10/2018	Ameritech Financial	The consumer is calling about Ameritech Financial. The consumer did business with them and paid about 2,400 dollars during the course of 2 years. Consumer received the FTC letter.
847	97623277	07/10/2018	Ameritech Financial	I received a post card from Ameritech Financial for aid with my student loans. They have been debiting 173.00 since 10/17 a month that is supposedly going to paying back my student loans but I received a letter from the FTC stating its a fraud. in 7/18 Other-Other Update
848	97623327	07/10/2018	Ameritech Financial	Consumer is calling to report that she received a letter from the FTC about Ameritech Financial. Consumer states she received a letter from Ameritech stating that they could consolidate her student loans. Consumer called and signed up for their services. Consumer was to pay 173 dollars a month for 14 month and then 99 dollars a month after that. Consumer has paid a total of Unknown dollars through her checking account.
849	97628462	07/10/2018	Ameritech Financial	Consumer received a letter in the mail regarding Ameritech, consumer received a notice in the mail from Ameritech, called and set up a forgiveness loan program which she was paying 243 a month.
850	97628656	07/10/2018	AmeriTech Financial	I was contacted with a letter from AmeriTech Financial with a letter on blue paper. They offered debt relief and lower payments for student loans. In addition, the letter promised to shorten the life of my student loans. The letter listed contact information to speak on the phone with a counselor, which I did. Unfortunately, I signed up with the agent, at payments of 82\$ monthly beginning in October 2017. It really sounded too good to be true, but at the time I no longer employed full time and was severely underemployed and desperate to get my loans under control. From that phone call, I also received emails asking for esignatures. I then began receiving text messages on the 3rd or 4th of each month that their payment processor, Reliant Account Management (RAM) servicing would be drafting my payment of \$82 within a day or two. I have made 9 months worth of payments. Upon receipt of the letter from Federal Trade Commission, I contacted my bank and marked this agency fraud. My bank placed an immediate stop payment on these drafts and flagged the account for follow up. I was contacted two days later by AmeriTech reminding me of my upcoming payment. Fortunately, my bank did not release the funds, but now I am getting emails daily about the missed payment. I have attempted to contact AmeriTech by phone, but I am placed on hold for hours on end. I have sent an email to AmeriTech customer service detailing the fraudulent experience, and I have requested a refund. I am quite anxious to see a resolution to this issue.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
851	97628659	07/10/2018	Ameritech Financial	Consumer is calling on regards to a letter received by the FTC about Ameritech Financial. Consumer reports that Ameritech Financial have promised to enroll consumer into a government program that they claimed would permanently lower monthly student loan payments for a loan forgiveness. Consumer reports that he has been paying \$100 a month towards the loan. Consumer reports that he called Ameritech Financial for a refund and was instructed to leave a message and they would call back.
852	97628727	07/10/2018	Ameritech Financial	The consumer received the FTC letter about Ameritech Financial. Consumer had cancelled the service about a year ago and was told by Ameritech Financial that she was not eligible for a refund. Consumer was told she had to cancel within 30 days.
853	97628737	07/10/2018	Ameritech	The consumer hired Ameritech to help consolidate her loans. The consumer was under the impression that her payments were going towards her loan.
854	97628823	07/10/2018	Ameritech	Consumer got a letter from FTC about Ameritech and wanted to file a report.
855	97629252	07/10/2018	Ameritech Financial	Husband is calling on behalf of his wife: Consumer states that she received a letter from the FTC regarding a lawsuit against Ameritech Financial. She signed up with them back in 2016. She has paid them \$109 a month, but in the beginning it was around \$300. She has paid them about \$3000 roughly. Later her husband told her that the payments were not going to her loans. She requested a refund, but they denied it.
856	97629260	07/10/2018	Ameritech Financial	Consumer is calling to let us know that he received a letter on 07/10/2018 from FTC about the Ameritech Financial Law Suit, He stated he has paid the amount \$ 700 so far. No further information was provided.
857	97629262	07/10/2018	Ameritech Financial	Consumer states that he received a letter in regards to the Ameritech Financial in regards to the Lawsuit against them. Consumer began his payments for his membership with Ameritech in January of 2018 totaling about 410 dollars in payments since then. Consumer has not called Ameritech yet.
858	97629320	07/10/2018	Ameritech Financial	Consumer received a call from Ameritech Financial offering to assist with student loan debt forgiveness. Consumer complied and now states they have been alerted by a letter from the FTC that the money paid to the company has not gone to paying their loans. Consumer has paid the company a total of \$4,716 by bank account debit. Consumer confirmed with their loan servicer no payment had been made. Consumer contacted the company for a refund per instructions in the letter from the FTC and was told this information was available to the consumer at the beginning of the contract. Consumer reports this is not true.

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859	97629325	07/10/2018	Ameritech Financial	AMERITECH FINANCIAL - Consumer received a phone call from someone telling her that if she worked for a school her loan payments for school could be forgiven after 2 years. Consumer signed up with them, and after 2 years, she got notification from the DOE that none of her payments to this other company have been going towards her debt. Consumer tried to cancel her membership and it did not work. They kept taking money from her account. Consumer had to close out her back account to stop them. Consumer said this was very deceiving. Consumer called them and asked for a refund, they refused to give it to her.
860	97629333	07/10/2018	Ameritech	Consumer called to report that she received a letter in the mail from the FTC regarding Ameritech. Consumer states that she has paid approximately 2300 dollars to Ameritech which was supposed to go for student loans.
861	97629342	07/10/2018	Ameritech	Consumer states that he attempted to sign up with Ameritech but he never paid. Consumer wants to know what he should do what to do with the letter.
862	97629350	07/10/2018	Ameritech	Consumer received a letter from Ameritech. Consumer received a phone from the company about help with his student loan. He was given a 7 days to cancel if he was not happy with the service which he did.
863	97636975	07/10/2018	Ameritech Financial	consumer calling stating that she received a letter from Ameritech Financial stating that the company failed to deliver on their promises to enroll people into government program that they claimed would permanently lower month loan payments.
864	97636992	07/10/2018	Ameritech Financial	When I was contacted by Ameritech, I was told the money I paid would be going toward my student loan, but instead of paying hundreds of dollars, I would only have to pay \$99.99 a month. I was contacted again last month by the company and asked how much had been paid toward my loan. They were unable to answer my questions. I asked for a printed form to be sent to me, and when I found the procedure to 'drop out' of the agreement I sent the letter and told them I know longer wished to continue with them. This was sent on June 13, 2018. Then on July 7 I received a message on my phone that the company was under investigation
865	97637046	07/10/2018	AmeriTech Financial	Ameritech Financial contacted me about paying on my student loans by email. I contacted them back and they told me they would help on behalf of my loans for \$173 a month. I agreed on the premise that they were legit. At least they sounded legit. about 3 months ago, however, I have switched to a different company that is asking I pay only \$30 a month. The other main difference between ameritech and the company I'm with now, is that my credit score now reflects that my student loans are being taken care of. Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
866	97637113	07/10/2018	AmeriTech Financial	I was promised to lower my payments and in oeder to do that, i had to sent them \$1207 Prep FeeDeposit/ Balance \$1207.00, \$8.00 transaction feeBalance\$1199, \$ 99.00 FEBC monthly customer fee/Balance \$1100, \$ 100.00 FEBC Enrollment fee/balance \$1000. Grand total \$4506.00. I paid \$ 1207and \$ 100 upfront and the folloing month i paid \$108 monthly to Global Client solutions for over a year. I also made payments to US Department of Education/FEDLOAN servicing the amount of \$362.29 and now im paying \$451.43. I signed up for loan forgiveness because i'm a teacher but the deaptement of education has no record of that. I'm very frustrated because there is no one out there to tell me the truth about paying this loan back as it continues to go up.TOPIC:Referrals
867	97637150	07/10/2018	Ameritech Financial	I initially got a phone call and about loan forgiveness from Ameritech and I was with another loan company at the time. Wish I would have stayed with them now. Ameritech asked to pay I think \$256 in the beginnning and then monthky payments of \$108 monthly which I have been doing for about 18 months now maybe more. I received this letter and I am furious that payments aren't going to my student loans. Calling Ameritech now to try to get a refund! --- [REDACTED]
868	97637372	07/10/2018	Ameritech Financial	I have been paying this company for two years now and I'm worried that my student loans are going to suffer and I wont be able to get my family back on track.
869	97637398	07/10/2018	Ameritech	Consumer calling about the letter she rcv'd from the FTC vs Ameritech. She wanted to know if the letter was real. Informed her the letter was real.
870	97637428	07/10/2018	Ameritech Financial	Ameritech contacted me promising to work with my loan creditors. They did lower my payments but failed to tell me that I would be paying two payments: one to them, the other to my loan creditor (FEDEd.org ) which was more than I had been currently paying. When I called them up on this, they decided that instead of me paying them \$88 a month, they got it down to \$25 a month. I should have known this was a scam. Also, they keep telling me that I am doing my paper work wrong. I don't know if a delay in getting all paperwork in benefits them somehow but I just feel like they are being nit-picky.
871	97637485	07/10/2018	Ameritech Financial	Consumer states that she received a letter from the FTC regarding a lawsuit against Ameritech Financial. She had signed up with them back in 2015. She had paid them \$99 a month. She was told that they would forgive her debit if she paid them for 10 years.
872	97637492	07/10/2018	Ameritech	Consumer is calling to report he received a letter from the FTC stating the issue with Ameritech. Consumer states he does not remember how he heard about them but they had promised him to help him pay off his student loans. Consumer states he has paid them over \$3000 which he does pay off his bank account.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
873	97637777	07/10/2018	Ameritech Financial	Consumer received a letter from FTC vs Ameritech. She received a call from Ameritech and had a program that they could help her get to assist her with a Student loan forgiveness. She was told that an \$88 fee would be charged to her each month for 10 months. She believes that the fee was suppose to taken after her loan was forgiven. She states she called to cancel he service and was told that out of the \$350 she could only get \$120. She told that she could not get the full amount do to the Forberance that was filed on her behalf.
874	97637873	07/10/2018	Ameritech Financial	I was contacted by mail by this company multiple times for student loan forgiveness plans. I was struggling to make my payments, so I called them finally in Sept 2016. They told me that they would help me get my loans back on track by putting me into a loan forgiveness program, and that I would pay directly to them for my loans. I had to pay \$199/mo for the first year, then \$99/mo after that and supposedly it was going towards my loans. I was stupid enough to believe them, but they had all the right responses to my questions. I even remember jokingly asking them if this was a scam because it was too good to be true. I was financially struggling with my student loans and other bills though, so I didn't know where to turn and they seemed to be super helpful. They told me repeatedly that this would be goes towards my loans and that if I were to pull my loans from their program at any point, I would owe them the money back. The \$3600 listed above is approximately what I've paid to them to this point, and what was supposedly going towards my student loans.
875	97637926	07/10/2018	Ameritech Financial	Consumer received a letter from the FTC about Ameritech Financial. He lost about \$648 thinking that he was paying on his student loans, but the money wasn't actually going towards it.
876	97643322	07/10/2018	Ameritech	Consumer reports she a letter from Ameritech offering a Student Loan Forgiveness based on her income.
877	97643388	07/10/2018	Ameritech	Consumer called in to discuss the lawsuit, with Ameritech. Consumer has been with the company since 2016. Consumer found out they haven't been paying her loans. Consumer wants her money back.
878	97643407	07/10/2018	Ameritech Financial	I have been paying ameritech financial since 3-23-2016 \$99 a month because i believed I was paying my school loans back in hopes to receive loan forgiveness after a 30 year period.I gave ghe initiating representative my social security number, date of birth, financial accounts number, driver license number, and FSA information, only to find out recently that none of the money has went towards repayment of any of my loans and I will not have ant type of loan forgiveness. I am devastated and do not know how I will catch up 2 years of not paying my loans back or get my credit/credit score up to par!!!

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
879	97643455	07/10/2018	Ameritech Financial	Consumer received a letter from FTC regarding Ameritech Financial. Consumer was looking for further details in regards to the class actions. 03/03/2016 is when consumer started services with them consumer contacted them in regards to them not paying her student loans. Consumer was paying 200 dollars monthly. consumer was contacted by them for there services.
880	97643470	07/10/2018	AmeriTech Financial	the mails several times and chose to answer it. I called and asked many questions. I was originally told that the company worked with the US Dept. Of Education in order to eliminate your interest and eventually forgive the loan completely after x amount of "qualified payment". I was also told that I had to buy into the program. The program cost covered all paper work and account maintenance. That cost was \$1200. After getting into the program I was told that my payment would drop down according to my income. I was told that my accounts would be going into forbearance and that that was ok because AmeriTech would be handling my accounts and making the proper payments. After all they were working with the DOE. I paid the \$1200 over several months and once in the program my payment dropped down to \$99 a month. I was told that these payments were going toward my principal. A year went by and after signing and sending all the paperwork in I was told that they did not receive it and that they needed the proper documentation. After several phone calls I re filed paperwork and continued paying for the services that were outlined to me. I sent the paperwork in and was told I was good to go. I continued those payment and while filing my taxes for 2017 I realized that I did not get any forms stating the interest that I paid towards the loans and when logging into my account I realized that in fact no payments at all were made toward the principle throughout all of 2017. I called AmeriTech and spoke with a Renata Taylor who explained to me that I was mistaken all this time. That AmeriTech is a third party company that I am paying in order to file paperwork and manage my accounts in the hopes that after 120 "qualified payments" that my loans "may" be forgiven by the DOE. I was told that my payments that I was making were not qualified because again they did not have proper paperwork. I said I was assured that the paperwork was sent in and I was told I was fine. She told me that they have to be refilled out every year and despite filing them out at one time somehow I was never fully in the program. I asked her what I was paying \$99 a month for the past year or so and she told me that there was behind the scenes work and account management that I pay for. I asked what could be done about the "nothing payments" and she told me that there was nothing that could be done. The whole thing seemed fishy to me and I started looking into the company and got a letter saying that the FTC was filing suit against them. I would love to be a part of the suit in anyway possible in hopes to stop

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
881	97643482	07/10/2018	Ameritech Financial	Consumer reports they received a call from Student Loan Forgiveness Center offering to consolidate their student loan debt. Consumer reports they do not have a student loan. Consumer reports they requested for personal information. Update: [REDACTED] The consumer reports he has been paying \$88 a month. 07/10/2018
882	97643657	07/10/2018	Ameritech Financial	Ameritech Financial deceived me and mislead me to believe that I was required to pay them in order to enroll in a forgiveness plan w the DOE and that the money I paid them would be going toward my loans meanwhile I paid them \$800.00 for absolutely nothing, for services that were free and I could have done on my own such as sending a simple fax. I later realized this on my own and contacted them asking for a refund and they denied me. I asked them if I could review my recorded phone call when they first contacted and mislead me and they said no that they would review it and get back to me of course they said there was nothing wrong w the calls and I was not going to be refunded. I then contacted my bank to cancel payment but it was too late. I am now receiving a letter from you guys saying you are suing Ameritech for the same reasons that I threatened to sue them myself but unfortunately didn't actually have the means to do so. I am hoping they will be brought to justice and all their trusting customers including me will be properly refunded. Please feel free to contact me if we can help each other in any way. Thank you.
883	97643684	07/10/2018	American Financial Benefits Center	I thought this company was legit. Apparently it is not which is extremely disappointing and disheartening. They have taken \$3,000 of mine that I thought was going towards my student loans. Now finding out that I am no further ahead than I was when I graduated is extremely maddening. In fact, I am further in debt because none of the money was used towards my loan. I have to now contact FedLoans and hope I can work something out with them.
884	97643768	07/10/2018	Ameritech Financial	Consumer states that she received a letter from the FTC regarding a lawsuit against Ameritech Financial. She signed up with them back in 2015 and she pays them \$99 a monthly. They told her that they could reduce her loan amount and she would pay a smaller amount. She was also told that they would pay her loans as well.
885	97643870	07/10/2018	Ameritech	I've been paying Ameritech for almost three years for my student loans and now I'm finding out that no payment has been made on my behalf. I need to know what to do. I was trying to fix my credit and now it's worse than ever with no payment for my loans made. They told me they could fix my credit and now I'm not sure how to get my money back. Can you help? Thank you Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
886	97643978	07/10/2018	Ameritech Financial	I have paid to Ameritech Financial since June 2016, paying \$207 for the first year and then \$99 per month, which was promised to be for the next 10 years and then after that I would be done with my student loan. I received the letter from Federal Trade Commission, over this last weekend, about the lawsuit against Ameritech, and since receiving, have called my original loan provider, Great Lakes, which have since informed me that my loan has not been paid on since 2016. I am furious. I have tried to contact Ameritech 6 times since yesterday, 7/9/18, without a response. I was promised that my loan would be paid off in full after paying Ameritech for those 11 years, which was in the amount of \$44,683.40. I feel that is what should be paid off! Ameritech lied! They deceived each and everyone of us in believing that they were forgiving our student loans through their program! This is very malicious and they should pay for each and everyone of our loans.... many people do not go to school because of student loans and then you have a company that does this! REALLY?!?!? I hope they all face jail time and that we are all compensated for our loans owed that were promised to be paid out.
887	97644030	07/10/2018	Ameritech Financial	I received a letter about how Ameritech financial could help me with my student loan debt and significantly reduce what I owed and my monthly payments. As someone drowning in debt on my own I thought it was something that could help. I called and spoke to a Kathlenne who advised that I would have monthly payments debited from my account in to a secured account which they would use to negotiate and pay my student loans. Understanding this I agreed to the program to help manage my debt. They told me to request forbearance on my loans and even advised they would help me apply for that until they got my account settled so they have logged in to my federal loan account on numerous occasions. Now we're being advised that this company does not pay off these loans and have been debiting money from my account for nothing. When i contacted them regarding the letter received the customer service agent had no information for me with the exception of a talking point provided by their company and stated that someone would reach out to me in a "few business days" to answer my questions. Very disappointed in this as I wasted precious time and resources to receive help and have been suffering financially for nothing.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
888	97644103	07/10/2018	AmeriTech Financial	Over a year ago, I received a letter in the mail referring to student loan forgiveness. After receiving a total of 5 letters stating they (Ameritech) was willing to help me recover from my student loan debt, I decided to give them a try. I spoke to a guy name Jason, he went over calculations and forwarded me a forbearance request as well as requests for other documents such as a pay stub, filed tax return which I never sent. For over a year my payments were \$108.00 a month then because of my unemployment they reduce the amount to \$82.00 a month. When I received the letter regarding the lawsuit, I immediately called Ameritech to cancel my membership. The supervisor was trying to convince to stay with the company by stating that I'll be paying 3x more money included interests on my loans if I decided to leave them. I had just paid 82.00 that particular day for my loan, they only refunded \$25TOPIC:Referrals
889	97644106	07/10/2018	Ameritech Financial	Consumers compliant is regarding Ameritech Financial. She states she is paying \$120 a month the next 10 years. She states she paid \$658 in upfront fee's. She states she started payment on May 1, 2018. She states Ameritech Financial initially the contact by email.
890	97644166	07/10/2018	AmeriTech Financial	I work for a nonprofit organization so I knew I was able to get help with my loans but wasn't sure where to look. I saw online something about AmeriTech arranging, and helping pay back your loans for you so that you would be able to understand it. I gave them a call and made them explain everything to me very detailed. The company seemed official and each person I talked to knew what they were talking about and were very helpful so I signed up. I was confused after a while when money was still being taken out of my bank account after they told me it would stop after about 9 months or so. They said the money being taken out was for their service but would eventually go back into paying for my loans. I called and they explained this to me again and said it would decrease soon and then stop. The money continued to be removed from my bank account from Ameritech and I was never able to log in my FSA account. I called about this and they gave me a password for it after a very long phone call. I would get letters in the mail stating that my loans were being paid off and that I didn't owe anything at the time due to Public Service Loan Forgiveness so I didn't think anything of it. I have other coworkers who work in nonprofit who have been talking about paying off their loans so I was confused as to why I never was paying off my loans. Whenever I would email Ameritech support asking if they needed more information regarding my PSFL they did not email me back or didn't even take the paperwork.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
891	97644173	07/10/2018	Ameritech	I received notice of a pending case against Ameritech, which in the described similar treatment that I received. They did manage to get a few of my loans consolidated, but cancelled my dealings with them when I came to the realization they were going to continue charging me monthly service fee for providing substantial services and I was able to get the loans not consolidated forgiven. After trying to pressure me not to cancel I was able to finally get them to cancel.
892	97649916	07/10/2018	Ameritech Financial	They offered "total loan forgiveness" after paying them upfront fees and monthly payments. They also said they were going to make the payments to my student loans which they did not make one. With them not paying my loans, over the last 3 years I have been paying them my loans have accrued over \$8,000 in interest. Very, very frustrated with Ameritech. Just hope I can get some if not all my money back from them along with the money to pay my interest that has grown on my account.
893	97649930	07/10/2018	Ameritech	Ameritech informed me they were consolidating my loans and they were supposed to be paid with the money that i paid each month. i kept receiving these emails that stated that my Student Loan email address password had been changed on several occasions, and i did not know why! I tracked it back to Ameritech...they somehow accessed my email, and changed the password so that i could not see activity. I called Ameritech to check to see when my payment would increase after a year as they informed me upfront that my consolidation would be re-evaluated and changed. The representative acted confused and did not know what i was talking about, and asked me to call back. I called back and got a different rep. only to have the same confusion at which point i knew something was wrong, and started to look back at the emails that they sent, and the changed password. i called and closed the account with no problem or question or penalty. i knew something was up, and researched the company only to find it was definitely fraud, they said they'd look into refunding my money on several occasions, but years later....nothing! Please help.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
894	97667640	07/10/2018	Ameritech Financial Ameritech Financial	or representation   Impersonated attorney, law enforcement, or government official --- What Happened: I have student loans for which I will qualify for the Public Service Loan Forgiveness program when meeting the terms of 120 on time payments to consolidated direct loans and working for a 5013c company during the time of those 120 payments (10 years). I thought I had met the terms as of Oct. 2017 but found out my loans were not consolidated. At that time (Jan 2018), I was contacted by Ameritech Financial. I was led to believe I needed them to get my loans transferred to Direct loans and consolidated. They also convinced me that in order to qualify for the PSLF program, I needed them to keep documentation of my payments and paperwork needed, they told me this was one reason why I was turned down when applying for the PSLF because I did not have the 10 years of documentation. I believed they were a part of Fed Loans. They sent me forms from Fed Loans to get filled out (Income Based Federal Form, General Forbearance Request Form). I also had to send them Pay stubs, 1040 Tax return, bank routing information and signed releases to get my loans consolidated with Direct Loans. I was told everything was ready and beginning March 15, 2018, I would be paying \$74 that goes to Reliant Account Manager and \$99 that goes to my loan, then after 13 months the \$74 would no longer be needed to process all this and \$99 would be my loan payment. They also created my account in myfedloan.org. I recently received a letter from the FTC dated June 27, 2918 stating Ameritech is being sued or deceptive practices and outlined what I needed to know and steps I can take about it. I was devastated to say the least, I was misled in a huge way and gave personal information to a company I thought was working on behalf of federal loans who has done nothing but steal my identity and my money for now 17 months.! I tried logging in to myfedloan.org to find out the security questions were changed and so I could not access my account. I called Fed Loans and spoke to them and found out the \$99 that Ameritech set up as an auto withdrawal out of my bank account for 16 months was not going to my loan at all. I contacted my bank to stop the 7/15 payment but they will charge me \$22 to do that and said if Ameritech (Reliant Account manager) changes a letter in the name (RAM) the money goes to or even the amount by a dollar, the stop payment will not catch that so the only way is to call them to stop the payments. I did call Ameritech but got an answering service to
895	97667719	07/10/2018	Ameritech Financial Ameritech Financial	CFPB Sub product: Federal student loan debt --- CFPB Issue Type: False statements or representation   Impersonated attorney, law enforcement, or government official --- What Happened: Ameritech Financial. I send them payments for my students loan. --- Have contacted: CC Issuer --- Fair Resolution: I would lie a full refund of my payments sent to them

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
896	97668100	07/10/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: I received a letter from the Federal Trade Commission regarding Ameritech Financial who I used to consolidate my student loans and start repayment. I am a Ph.D. student at the University of Edinburgh and wanted to get ahead with my payments. I was told I qualified for Public Service Loan Forgiveness and according to the letter, my monthly payments do not go toward paying my student loans. I paid \$300 in February 2017 to initiate the repayment and then paid \$100 per month. Now I have to start over again. --- Have contacted: CC Issuer --- Fair Resolution: I want all of my money back. I cannot get the time back and now I have to start all over again with the consolidation AND 10 years of qualifying payments.
897	97704962	07/10/2018	Financial Education Benefits Center Ameritech Financial	CFPB Sub product: Federal student loan debt --- CFPB Issue Type: False statements or representation   Impersonated attorney, law enforcement, or government official --- What Happened: I got involved with Ameritech Financial to consolidate and repay my student fed loans and participate in the PSLF loan forgiveness program. I was deceived by Ameritech Financial who also has involved the Financial Education Benefits Center who I have found is taking my money....not paying my fed loan at all. FEBC is also taking part in deceptive practices and I would like a full refund. Since finding out of these deceptive practices from the FTC, this is the reason for my complaint. I have also contacted FEBC on 7/10/18 and was able to leave a message stating to cancel my account. issues a refund and stop all future payments. I have not heard a reply yet. --- Have contacted: CC Issuer --- Fair Resolution: All money taken from me.I can not honestly say the total amount is going to FEBC since some of my money I believe is going to RAM - Reliant Account Management and also to Ameritech Financial. My best guess is \$99 per month since March 2017 to date.
898	98605066	07/10/2018	Ameritech Financial	I was informed by the FTC that Ameritech Financial is not a legitimate organization. I signed up with the company because they advertised that they can help with forgiving your student loan. I was told that if I make a certain number amount of payments along with a certain dollar amount that once I completed my portion of the agreement that the rest of the balance would be forgiven. I had been paying them over a year to help me with repayment for my student loan. They have not been paying anything on my student loan and now the interest on the loan has just been getting higher. I feel completely robbed and heartbroken especially when good intentions were the motive in this case --- Additional Comments: Justice and a refund to all the people that have to go through this.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
899	98612395	07/10/2018	Ameritech Financial	I signed up with this company in May 2017. I am an RN for a non profit and they stated that they help get a reduced payment and forgiveness in 10 years for student loans. They told me that my credit report would show 'paying as agreed' once it was approved. Starting May 2017, they have taken \$2,200 out of my bank account. I found out today that they have not made one payment to Great Lakes, my loan servicer --- Additional Comments: I would like a refund of all monies paid and correction to my credit report.
900	97650078	07/11/2018	Ameritech Financial	Ameritech Financial contacted me in 2016, the year I graduated from college. Over the phone, they made me believe I'd be paying my student loans through their company, and that my payments would be smaller if I went through them. For the first 13 months I paid 173 dollars. After that, the payments went down to 99 dollars a month. I started to receive emails from a different student loan provider telling me I was past due on my payments. I got in touch with the student loan provider who told me I owed them almost 400 dollars because I was behind on my payments. When I told them I had been paying money every month, they asked me the name of the company that was taking my money. When I told them it was Ameritech, they told me they had heard of them being a scam. I immediately got in touch with my bank and ceased all payments. At that point, I had already paid Ameritech over 2800 dollars.
901	97650096	07/11/2018	AmeriTech Financial	As I was finishing up my Master's degree I was receiving mail regarding getting my loans together. Since it has been my biggest worry I wanted to make sure that I was in good hands and I was convinced. I ended up calling early before the end of my degree and I was told I will pay 800 dollars in fees and an amount of 125 initially and then after 4 months it moved towards 99 dollars a month. This was back in August-September 2016, and they are still charging me today. Realizing that no payments are actually going to student loans I am super confused. Trying to wrap my head around why these fees need to be charged monthly when the service is only needed once a year for renewal, and this year instead of the company contacting me regarding renewal of repayment plan, I actually had to remind the company about it which makes no sense at all, the only reason I reached out to AmeriTech was because I received a letter about renewing it by a specific date. What exactly is AmeriTech doing with these fees if they are not paying my loans off?
902	97650172	07/11/2018	Ameritech Financial	I have been paying this scam company for over a year and half then to find out they are not helping innocent people put money toward their student loans. They are deceiving the consumer, what a kick in the gut to have put out all that money to find out that we could have received the same help for no fee. I would like to be part of the lawsuit to sue this scandalous company that are stealing our hard earned money.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
903	97650375	07/11/2018	Ameritech Financial	I was contacted in March 2017 from Ameritech regarding their ability to greatly reduce the amount owed on my student loan. Was promised because of my being retired on limited income the loan could be largely forgiven with payments down to a reasonable level. Filled out paperwork but when notified the amount was not reduced at all, I disengaged with them. Was not aware they were taking \$108 payments out of our banking account starting in May 2017. Original contact was with Nicole Silvester, Customer Service Representative. Started auditing my bank account in May, 2018 and found \$108 recurring charge I couldn't reconcil. Went to PNC Bank and they couldn't identify because coding was such that couldn't be deciphered - out in a dispute at that time to charges. Came to find out that was being paid to Ameritech through a third party and contacted them. Discussed this with Abhinan Joshi on at least three occasions and never received documentation they promised to send justifying work they had done. Was then contacted by Holly Halverson, Collections Specialist, requesting billing information. I had cancelled this earlier after dispute and informed her of the problem with e-mail. In the meanwhile, I had been talking with Nelnet, the loan provider and they proceeded to inform me of all the inconsistencies I had been told by Ameritech including: My loan was a parent plus loan and was not subject to reduction, that the loan would be forgiven after 25 years from 2017 or my death, and that the loan amount would continue to accrue and I was set for this next year because of my low income level. I was informed that Ameritech provided no service, the paperwork filling out was free of charge and interest rates were set by the US government. This occurred in June of 2018, at which time I proceeded to cancel my account with Ameritech and attempted to find out what the \$108 payment was for with documentation. UPDATE: 7/11/18 Consumer reports Ameritech keeps calling requesting payment. [REDACTED]
904	97650415	07/11/2018	Ameritech Financial	The consumer received the FTC letter concerning Ameritech Financial. Consumer signed up with said company and has paid approximately 1,296 dollars for their services and nothing has been done for her.
905	97650421	07/11/2018	Ameritech Financial	Consumer received a letter about the Ameritech Financial about a lawsuit with FTC and she would like to know what to do. She previously had done business with them and paid them around \$600 for student loan forgiveness.
906	97650489	07/11/2018	Ameritech	Ameritech Complaint: Consumer got a letter from the FTC. Consumer had paid Ameritech \$800 and discovered a possible fraud and asked for his money back. Consumer was returned all but \$300 back.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
907	97650614	07/11/2018	Ameritech Financial	Hello, I had been paying my student loans through Ameritech Financial since August 5th 2016. I was charged a join fee and was paying monthly \$108.00 for 2 years. On monday I found out that I was scammed by Ameritech Financial. I called them and closed my account but they said they will not give me a refund. I also called Fed Loan directly to explain the situation. Any advice or help as to what else to do would be appreciated. Thank You. Other-Other Update
908	97650771	07/11/2018	Ameritech Financial	My experience with Ameritech Financial was difficult. My bank account was debited through a third party servicer call RAM Reliant Account Management. They took a payment of 167.00 a month for the past 8 months and i though my federal loans were being paid. It wasn't until my Federal Loans account was on the route of becoming delinquent that i realized my payments made to Ameritech Financial with RAM were not making it towards my loans. When i received a phone call from my true servicer NelNet i realized i had been scammed.
909	97650792	07/11/2018	Ameritech Financial	I received a letter from the Federal Trade Commission regarding this company and have been doing some research. In the summer of 2016 I received multiple letters/post cards regarding this company Ameritech. At the time, my student loan payments were over \$500 a month, plus mortgage, bills, etc. I called and inquired about the company and how they assist. Just recently, prior to receiving the letter from the FTC, I had called Ameritech with other questions regarding my payments and my loans. They gave me false and misleading information as to their practices and how their company works. In regards to paying them, I was told it would be \$280+ for the first three months, then \$150 per month for the remainder of the year, and \$99 per month thereafter. They overcharged me on multiple occasions. I was told my interest wouldn't change, I received an email from my loan provider stating my interest has changed because it is a variable rate (taken before 2006). Also, they have changed their "story" as to how my loan is paid/repaid on several occasions. I will be contacting them today to cancel my account. I would have spent more than my actual loan paying them to "handle" my account with all this false and contradictory information.
910	97650801	07/11/2018	Ameritech Financial	Consumer called in regards to a letter he received in regards to the FTC VS Ameritech. Consumer wanted more information on the situation. Consumer wanted to call back with more information about his experience with the company.
911	97656254	07/11/2018	Ameritech	Been paying Ameritech for months and had no idea the money I was sending wasn't going towards my student loans. Thought they could be trusted and I was a fool for trusting them. Just like to get my money back so I can actually start paying towards my debt. Thanks
912	97656537	07/11/2018	Ameritech	Consumer got a letter from FTC about Ameritech and wanted to file a report.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
913	97656572	07/11/2018	Ameritech	Consumer is calling to report that she received a letter from the FTC about Ameritech. Consumer states she received a letter from Ameritech stating they could consolidate her student loans. Consumer has paid 33 dollars a month. Consumer has paid a total of Unknown dollars from her checking account. Update 07/11/18 Consumer is calling to report that she began services with Ameritech on about 05/30/17 and has so far paid about \$33 for 13 months. Consumer states in total she would have to pay about \$1,000. [REDACTED]
914	97656579	07/11/2018	Ameritech Financial	Consumer got a letter about the FTC vs. Ameritech Financial and she is still paying the \$100 a month and she is estimating this started about January of 2017.
915	97656666	07/11/2018	AmeriTech Financial	They pressured me to send them all my information because they were going to help me consilidate my student loan, which I had advised them was a fraud from the technical school. I had enrolled in the school and once I started I realized it was a scam and I dropped out. The school continued to get loans on my behalf and a few years later they closed due to fraud. ATI in Doral, FL. After I signed up for Ameritech they started withdrawaling money from my bank thru another financial company called Reliant Account Management (RAM). They have me set up on automatic withdrawal monthly.TOPIC:Referrals
916	97656675	07/11/2018	AmeriTech Financial	I was called numerous of times advising that I qualified for Student Forgiveness and I asked them so many times to stop calling me. Then one day they insisted on how much I can save and so I spent over an hour on the phone with them. I was told I would be paying \$82 for 2 years then it would be reduced and I will pay my student loans faster. They asked for so many documents and all my information. I assumed they were legit because of all the forms I had to sign. I should of known this was a scam when I still had to pay my regular student loan company an extra \$25 on top of the \$82 I was paying Ameritech.
917	97656793	07/11/2018	Ameritech	The consumer received a letter in the mail from the FTC and Ameritech. Originally the consumer received a letter offering to help her with her student loans. The consumer has been paying 162/month. The consumer was then getting calls and the consumer answered. The consumer paid 200 initially. The caller disconnected. UPDATE 07/11/2018: The consumer reports that it was 80/month but initially paid 196 to start the process. The consumer reports that if she failed to fulfill the payment plan of 80/month for 18 months, she would default and everything would essentially be nulled and go back to what the agreement was that income based. The consumer has paid via debit card. The suspects are wanting more information from these people.- [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
918	97656921	07/11/2018	Ameritech	Consumer states she got a letter from the FTC against Ameritech. She signed up with Ameritech in 06/22/2016. She paid them 2000 and 10000 was added to her student loan also. She canceled her services when she saw a story on TV in 11/2017. She cancelled and requested a full refund and they haven't given her any money.
919	97656994	07/11/2018	Ameritech	Consumer states that he received a letter from the FTC stating to be suing Ameritech due to deceptive practices, consumer states he was offered assistance with reducing his student loan from Ameritech. Consumer states that he was told if he paid \$150 a month, they were able to forgive her loan. which he found out that no payment was going to his student loans. consumer wants to know how he can retrieve her money and where to receive additional information.
920	97657017	07/11/2018	AmeriTech Financial	I contacted AmeriTech Financial in reference to Public Service Loan Forgiveness program on 6-17-2016 and spoke to Martha Border, Account Specialist. She explained the steps that need to be taken to for the program. However, it was not explained to me that I was paying a fee for a membership program that was "optional". After discovering they were charging me money for a program in April 2017, I called AmeriTech to inquire about the charges and spoke with Chanton Orm about my complaint. I informed Chanton that I was not told the membership program was "optional". By the end of the conversation Chanton agreed to refund \$700 out of the \$1200 I had paid. He would not refund my entire \$1200 fee. Although I was refunded \$700, I was not satisfied with their decision. I told Chanton I felt like they were being dishonest and did not fully disclose the membership was optional. I received a letter from Federal Trade Commission in reference to AmeriTech Financial RE: Notice of Lawsuit. I called Ameritech on July 2 Case # [REDACTED] about refunding the rest of my fees \$500. They refused to refund my money stating I knew I was enrolling in a membership program and they felt they resolved my complaint by refunding \$700 out of \$1200 in 2017. I explained to Isiah, supervisor I felt their company is functioning on deceptive practices by not informing their clients that the membership was "optional". He said we tell our clients the membership is an extension of the program. I again expressed my concern with their verbiage and how the human brain does not process "extension" the same as "optional". He still refused to refund my money then proceeded to inform me I need to contact my student loan provider because they too are part of a lawsuit. AmeriTech business practices are functioning off deception and taking full advantage of their clients.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
921	97657042	07/11/2018	AmeriTech Financial	I got contacted by AmeriTech Financial saying they could help me pay off my student loans for a reasonable price each month. I talked about this with other people and they agreed that this is something that can help out. I provided the information required and everything seems good. My student loan provider never said anything about needing me to pay off my loans, so I was sure AmeriTech is going through with their promises. Then I received a letter about the lawsuit saying AmeriTech is not keeping their promise. I did everything I could to make sure I did not end up disappointed like what happened with the college I applied for, and disappointment happened anyway.
922	97657056	07/11/2018	Ameritech Financial	Consumer reports that he is a victim of the Ameritech Financial. Consumer says as soon as he finished school they began to contact him offering assistance to pay off his student loans. Consumer paid about 1 year worth of payments of \$82 each totaling to \$1312. Consumer later found this to be suspicious as his student loan was not coming down. Consumer received letter from the FTC about the lawsuit with Ameritech Financial. Consumer also provided personal information including SSN.
923	97657099	07/11/2018	Ameritech Financial	I was contacted by Ameritech Financial in May of 2016. They had offered to consolidate my debt and have my monthly balance reduced and in ten years my loan would be forgiven. No money has gone toward my student loans. I've paid them varying amounts as you have to become recertified yearly. It was 207, then 119 and then 99 monthly. When I received the letter from the FTC reporting the lawsuit against Ameritech. I called to cancel my membership with them. They tried to explain that what I was paying was a monthly fee and ineligible for a refund. Ameritech was going to audit my initial phone call and "verify" the information provided. I asked to be able to listen to that recording as well and they refused. Stating that it is for internal purposes only. I was under the understanding that they consolidated my loan for the initial fee and were paying toward my loans.
924	97657134	07/11/2018	Ameritech	Consumer states that he received a letter from us about the Ameritech case. Consumer states that he has paid them over \$3000 to help him with his Student Loans. Consumer states that he wants to be included in any action that is taken against Ameritech.
925	97657137	07/11/2018	AmeriTech Financial	I was contacted by an account specialist by AmeriTech Financial and was told they could help me repay my student loans from when I went to Brown Mackie College. They gave me the amount I would pay each month and I was fine with it until I received the lawsuit letter saying it was all false. Between Brown Mackie College's promises that they would help me get a career and this, I'm severely disappointed in a lot of things.
926	97657175	07/11/2018	Ameritech	The consumer hired Ameritech Finance to help consolidate her loans. The consumer was under the impression her payments were going towards her loan.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
927	97664532	07/11/2018	Ameritech	Ameritech greatly hurt my family and I. For about a year Ameritech had my family and I believe they were making payments towards my school loan through Navient. During this time, Ameritech took hundreds of dollars in payments from us while not making payments towards my loan amount to Navient and while allowing approximately \$106,000 in school loans to amass massive interest fees. We later found that, though Ameritech told us Navient was the correct loan servicer, Navient was not the appropriate servicer for the kinds of loans I had. Ameritech's actions resulted in ongoing stress so severe I felt ill: upset stomach, light headedness, and feelings of overwhelming hopelessness.
928	97664623	07/11/2018	Ameritech Financial	Amertech contacted me via mail advertising that they would be able to reduce my student loan payments. I was originally told that I had to pay 286/month and that the funds would go towards my student loans and that after 6 months it would drop to 100/month. I paid an initial fee of 286\$ to get the process started. I was later contacted by Navient, after signing up for Ameritech, that they hadn't been receiving any payments from me. I contacted Ameritech and was then told that the payments hadn't been going towards my student loans but rather was a fee for them filing paperwork which I would not be able to file myself. I was told I needed to pay for my student loans on top of what I was paying Ameritech and was led to believe that I would not be able to file the paperwork needed to lower my student loan payments. Ameritech led me to believe that the money I was paying to them was going towards my student loans and that they were filing paperwork for me that I wouldn't be able to do myself and that without Ameritech I would not be able to get my student loans reduced. So far I have paid Ameritech approximately 3500\$. I am filing this complaint because Ameritech was not transparent about their fees and I feel I have been scammed.
929	97664719	07/11/2018	Ameritech	Consumer states that she received a letter from the FTC stating to be suing Ameritech due to deceptive practices, consumer states she was offered assistance with reducing her student loan from Ameritech. Consumer states that she was told if she paid \$100 a month, they were able to forgive her loan. which she found out that no payment was going to her student loans. consumer wants to know how she can retrieve her money and where to receive additional information.
930	97664836	07/11/2018	Ameritech	I contact Ameritech to cancel my membership and ask for a refund, i was told no refund. Other-Other Update
931	97664916	07/11/2018	Ameritech	I called Ameritech to get a refund on monies paid to them and they refuse to do so. Please help me on how I can get refunded for all of that money. They did cancel my account.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
932	97664952	07/11/2018	Ameritech	ameritech falsely said they were to consolidate and pay my studebt loans with automatic draft from my checking account. they never applied any payment at all to my loans. i received letter from the FTC regarding the suit filing and advising steps to take. I just got the phone with "Grace" at ameritech and she said that they will not be refunding any of my money they took. This has been such a nightmare!!!!!!
933	97665053	07/11/2018	Ameritech	The consumer wanted to file a complaint against Ameritech Financial for misleading their on their student loan process. The consumer stated that he paid the company \$1296 over the course of one year.
934	97665054	07/11/2018	Ameritech	Consumer has been a part of a contract for his student loans with AMERITECH for the past three years. The consumer wants to be included in this suit. The consumer paid \$200 for the first year and now \$100 per month for the past two years.
935	97665162	07/11/2018	Ameritech Financial	I have been paying Ameritech Financial \$99.00 a month since 2016. They were supposed to be managing my student loan and providing a loan forgiveness plan. They told me that if I paid 200 consecutive payments that my loan would be forgiven. My loan is through Mohela and I have not been having my money going towards that loan. I believe this company is a scam. I am filing a formal compliant against this company and seeking reimbursement for my payments.
936	97665206	07/11/2018	Ameritech	Consumer called to report that she received a letter from the FTC regarding Ameritech. Consumer states she was making 173 dollar payments a month to go towards her student loans. Consumer paid for approximately 13 months.
937	97665239	07/11/2018	Ameritech	Consumer reports she received a letter from Ameritech offering to lower her monthly payment, consumer states she has paid them \$3300
938	97665246	07/11/2018	Ameritech Financial	Ameritech explained to me that by paying them through an Income driven payment plan my student loans would be forgiven in 10 years. And the amount I pay each month of \$108.00 could change if my wages increased after the yearly review. They also said to add more people to my family to reduce the amount I would paying?? Shady....
939	97665279	07/11/2018	Ameritech	The consumer has services through Ameritech for debt consolidation. The consumer contacted them to cancel and receive a refund. The company never called him back. The consumer was under the impression that his payments were going towards his loans.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
940	97665307	07/11/2018	Ameritech Financial	Nov 2017 someone contacted me about consolidating my loans and being put into a loan forgiveness program. To my understanding the payments of 132 dollars a month were going towards my student loans and that my payment would go down to 99 dollars after a given number of months. I called to ask about the letter I received from FTC to check balance all of that information and was told those payments have been going as a service fee and if I paid 300 payments of federal payments my loans could or would be forgiven. I had no idea none of the money I was paying to them was going towards my loans. I will be canceling my "service" with them and trying to make up for the time and money lost here. Other-Other Update
941	97665353	07/11/2018	Ameritech Financial	Consumer states that she received a letter from the FTC in regards to the Ameritech Financial Lawsuit. Consumer began her membership with them in the end of last year. Consumer states that she paid in total so far about 1392 dollars. Consumer has not called Ameritech just yet.
942	97665360	07/11/2018	Ameritech Financial	Consumer calling about the letter he rec'd from the FTC vs Ameritech Financial. Consumer wanted more information about the letter. Referred him to ftc.gov/Ameritech. Consumer was told that he would only have to pay \$82/month for 10 years and after that his loans would be forgiven.
943	97665416	07/11/2018	Ameritech financial	I filed a claim about a week ago about this company. Today they sent me money which they claim is my refund for the services they claim they did on my behalf. It totaled \$350. However I've paid \$1066 total to this company that in fact did nothing for me and sent me farther into debt with my student loans. I'd like a full refund if possible but there blocking me at every attempt and told me to contact the FTC if I had a problem with how they do business. Other-Other Update
944	97675041	07/11/2018	Ameritech Financial	I was contacted by Kimberly Quinones in May of 2017. She explained to me that I could have thousands of dollars forgiven from my student loans if I joined Ameritech Financial. She explained that I would pay them a monthly fee of \$82 for a year and that money would not go to my loans but after that year was up my interest on my loans would be gone. It was around \$30,000 dollars that would be forgiven and after that year was up the monthly payments would start going directly to paying the remaining amount of my loans off. The people that draft the money out of my account each month is called Reliant Account Management (RAM). I just received a notice in the mail saying that Ameritech is being sued for deceptive practices. Now I am filing this complaint because I want my money back so I can put it towards paying off my loans. It is disgusting that these people are ripping people off when we are just trying to do the right thing.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
945	97675108	07/11/2018	Ameritech Financial	I was contacted by Ameritech Financial via mail in May of 2017. Ameritech was claiming to offer a Student Loan Document Preparation and Processing Services Program. The flier noted the implementation of the Health Care and Education Affordability Reconciliation Act of 2010 and the adjustment of their re-payment policies. The company claimed that by my making payments of \$108.00 for 33 months, followed by re-occurring payments of \$95.00, I would save \$30,900.00 in student loan repayment, that I would otherwise spend using my loan services. Ameritech obtained my income information and has since been updating my Great Lakes student loan account to be set to an income driven repayment plan of \$0/month, while they have been withdrawing \$108.00/month from my checking account. I have recently contacted Ameritech in hopes of canceling and receiving a refund, but have yet to receive a reply.
946	97675118	07/11/2018	Ameritech	Consumer received a letter from the FTC concerning Ameritech. Consumer received a letter from Ameritech in December of 2016. The consumer called them and they offered to help him pay off his student loans. The consumer has been paying them 82 dollars a month since then.
947	97675193	07/11/2018	Ameritech Financial	Consumer reports they received a letter from the FTC regarding Ameritech Financial.
948	97675324	07/11/2018	Ameritech Financial	Consumer calling about the letter she rcv'd from the FTC vs Ameritech Financial. She had additional questions. Consumer found the company online. She set up a payment plan where she would pay \$132/month.
949	97675458	07/11/2018	Ameritech Financial	I have been paying to Ameritech Financial for almost two years. I recently contacted my real student loan provider to find out that my payment amount was zero dollars. I have been paying them an initial 128 dollars after that 108 dollars a month for 21 months. Where has my money been going? I hope you win and are able to get my money returned.
950	97675508	07/11/2018	Ameritech Financial	Consumer received a letter from the FTC about the lawsuit about Ameritech Financial. Consumer stated she was paying \$80 a month. They promised her to help lower her student loans but they didn't do so. Consumer stated she was struggling to make the payments to Ameritech Financial. Consumer first found out about the company when they contacted her first by phone. Consumer stated they always had her send her information over email several times.
951	97675512	07/11/2018	Ameritech Financial	I was told that if I paid them for 10 years straight according whatever rate they calculated, I would be forgiven of any remainder student loan debt. They quoted me \$170 monthly and stated that a portion went to my student loans. When I found out nothing was going to my student loans I threatened to cancel and they lowered my rate to \$50 monthly, but later I cancelled.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
952	97675568	07/11/2018	Ameritech Financial	Consumer is calling on regards to a letter received by the FTC about Ameritech Financial. Consumer reports that Ameritech Financial have promised to enroll consumer into a government program that they claimed would permanently lower monthly student loan payments for a loan forgiveness. Consumer reports that she has paid close to \$1700
953	97675630	07/11/2018	Ameritech	Consumer reports that he got a letter from FTC concerning the Ameritech lawsuit. He has sent them money and they have not paid any student loans. Consumer saw an ad for Ameritech online and has paid them \$400. Consumer was advised by Ameritech that they are not refunding any money.
954	97675673	07/11/2018	AmeriTech Financial	I have been paying AmeriTech Financial \$99.00 a month for the past year and a half which has been by automatic withdrawls from my bank account.
955	97675685	07/11/2018	Ameritech	Consumer is calling because she received a letter from the FTC VS Ameritech. Consumer states that a friend referred her to Ameritech for help with reducing her student loans. Consumer paid the company \$74 by debit and found out that her payments where not going towards her Fed Loan so she canceled the service. Consumer calls the company using the phone number provided but does not get an answer.
956	97675798	07/11/2018	Ameritech	Consumer states that she received a letter from the FTC stating to be suing Ameritech due to deceptive practices, consumer states she was offered assistance with reducing her student loan from Ameritech. Consumer states that she was told if she paid \$108 a month, they were able to forgive her loan. which she found out that no payment was going to her student loans. consumer wants to know how she can retrieve her money and where to receive additional information.
957	97675811	07/11/2018	AmeriTech Financial	I got a letter in the mail telling me about my loans and how they can help me. I called and they told me that they will help me out on my student loans. They sent me some email tell me to send this: Most Recent 30 Days of Paystubs: NeededSpouse Most Recent 30 Days of Paystubs: NA Most Recently Filed Tax Return: NeededStatement of Income: NAPSLF Employment Certification Form:NAStop Automatic Payment To Servicer Form: NARRecent Loan Servicer Statement(s) or Documents: NA (Pulled Fed Site Statement)IBR/ICR Application Form: Need Client SignatureForbearance Form: Need Client SignatureStop/Freeze Forbearance Form: NAFamily Size Letter: NAVoided Check: NeededNotes by our Document Collection Department. I didn't send anything because they took my money and have not called for me for it.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
958	97681334	07/11/2018	Ameritech Financial	Consumer reports that he is a victim of the Ameritech Financial. Consumer says as soon as he finished school they began to contact him offering assistance to pay off his student loan. Consumer paid about \$108 each month. Consumer later found this to be suspicious as his student loans was not going. Consumer received letter from the FTC about the lawsuit with Ameritech Financial. Consumer also provided personal information including SSN.
959	97681411	07/11/2018	Ameritech Financial	Consumer states that she received a letter from the FTC regarding a lawsuit against Ameritech Financial. She had gotten a letter from them and she decided to go with them. She was told that they were going to pay her loans. She started in February 2017 but stopped using them in August 2017 because she found that none of the money was going to her student loans and they put her loan on forbearance. She never gave them permission to do that.
960	97681453	07/11/2018	Ameritech Financial	Consumer reports they received a call from Student Loan Forgiveness Center offering to consolidate their student loan debt. Consumer reports they registered and later discovered they were not paying her student loans.
961	97681639	07/11/2018	Ameritech Financial	In January 2017, I received a phone call from AmeriTech Financial. They left a voice mail because I do not answer numbers that are not on my contact lists. I ignored it. Then in February I received a letter in the mail. I called the number to see if this was something legitimate. They explained that they could reduce my student loan payments to \$108 a month. They fabricated my information by increasing the number of people living in my home, the amount of bills I had to pay, etc. I questioned and questioned because it didn't seem right. I researched reviews on them but could not find anything telling me they were not legit. I checked the Better Business Bureau and they didn't have anything negative about them either. The representative, Richard Tapia even gave me his number to call if I had any questions or needed reassurance. [REDACTED] [REDACTED] The letter I received in the mail looked official like it was from the government. I contacted AmeriTech and asked that all services be stopped and for a refund. Other-Other Update
962	97681808	07/11/2018	Ameritech Financial	Consumer states that about 14 or so months ago he began his membership with Ameritech Financial. Consumer states that about a month ago he received a call from Navient who are his loan servicer in regards to some changes that were made to his account with them stating that he had 5 children which he doesn't and also changed his employment and income information as well. Consumer cancelled his membership with them at that time. Consumer had in total sent about 2000 dollars or more to them over the course of his membership.
963	97681853	07/11/2018	Ameritech	they contacted me to pay my student loans..they charged a fee to start then monthly payments for 3 years now. they try to call me everyday to give them more info but reject their calls and emails

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
964	97681869	07/11/2018	Ameritech	Consumer received a letter from FTC about Ameritech. Consumer has been involved with the company for two and half years. Consumer states that they tried to get them claim more deductions on their taxes.
965	97681888	07/11/2018	Ameritech Financial	In attempt to gain control over my finances and begin paying on my student loans, I contacted a loan consolidation company to assist me in an overwhelming world of debt consolidation. I do not remember how much or how many payments I made to Ameritech before realizing I was still being contacted by my lenders separately. I believe that I then completely cancelled with Ameritech. I am unclear if that account was fully closed after receiving this notification of law suit and have not been successful in connecting with the company's customer service representatives to get clarification. I am a low-income individual hoping to receive a refund for cash I cannot spare. Thank you.
966	97681897	07/11/2018	Ameritech	Consumer is calling to report that she was contacted with a letter in the mail by Ameritech offering their services to consolidate student loans. Consumer contacted them and set up payment plans with the company. Consumer states that she has paid \$2000 total.
967	97681902	07/11/2018	Ameritech Financial	Consumer states he was contacted by Ameritech Financial over a call stating they worked for the student loan place and could get his loans consolidated, at first consumer paid 100 a month but then it went down to 80 dollars a month.
968	97681943	07/11/2018	Ameritech Financial	I was referred to Ameritech Financial in 2015 by a friend who was contacted by Ameritech Financial. By initiating contact, we both were given a referral discount. I was required to pay an upfront fee for 2 months and then my payment was reduced to \$99 a month. I was under the impression this money was being used to pay on my student loans. I was also told I only had to pay for 20 years and then my loans would be forgiven. About 3 months ago, I moved states and called them to change my bank account information. Also, I asked if there was a lower rate I could pay since I would be unemployed for the foreseeable future. They told me there was a \$49 a month payment option. I asked why I had been paying \$100 a month if there was a cheaper option and they told me that with the \$100 a month fee, they would provide other services such as discounts to certain places, pet grooming and they would do my taxes for me. I had no idea any of this came with the \$100 a month and still am unaware if it is true. I have paid them over \$3600 in the past 3 years.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
969	97681973	07/11/2018	Ameritech Financial	i can remeber in my intail call going back and forth between a couple pf people when i would say i didnt understand something. being moved between people, not liking to talk on the phone and getting anxious about talking on the phone doesnt help to understand things. i was under the impression that they give me a smaller repayment on my student loan and since i had just moved to a lower paying job and i thought this was good timing. Now they are telling me that all this time i was to be paying them a fee for having gotten me a lower payment and i should have still been paying naviant all this time. why would i want to agree to now making two payments a month? i wouldn't. i told them i want my money back so i could actually put it to my student loan repayment but was basically told that unless FTC wins their case I won't get that money back. I am living pay check to pay check as it is and can't handle this setback. It feels like it wasn't worth it to go to school and deal with this.
970	97682027	07/11/2018	Ameritech	Consumer reported that he received a letter from the FTC regarding the Ameritech law suit. Consumer states he thought the company was helping pay his loan and just figured out they did not. Consumer states he has paid the company about 3,000 dollars.
971	97682184	07/11/2018	Ameritech Financial	Consumer is calling to report that she received a letter from Ameritech Financial due to she has been paying monthly the amount of \$ 173 She has paid the total of \$ 2,760 so far, She would like to know more information about the Law Suit. No further information was provided.
972	97682213	07/11/2018	Ameritech financial	i was contacted by this company to pay my srifent loans for a really cheap price. i was told that if i paid for 5 years then the rest would be forgiven. i had my payments set up to be withdrawn automatically at the 1st of the month umder a different name in the amount of 108.
973	97682232	07/11/2018	Ameritech Reliant Account Management	The consumer received a letter from the FTC about the Ameritech letter she received. The consumer wants to file a complaint against Ameritech because she has paid the company to help her with student debt relief and noticed her balance for her student loans was not going down. The consumer paid 108 every month for a year via debit card. The consumer reports that the billing company on her statement shows up as RAM (Reliant Account Management). Originally the consumer received a cold call.
974	97682249	07/11/2018	Ameritech	Consumer states that she received a letter from the FTC stating to be suing Ameritech due to deceptive practices, consumer states she was offered assistance with reducing her student loan from Ameritech. Consumer states that she was told if she paid \$87 a month, they were able to forgive her loan. which she found out that no payment was going to her student loans. consumer wants to know how she can retrieve her money and where to receive additional information.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
975	97687796	07/11/2018	Ameritech Financial	Consumer calling to report that she is with Ameritech Financial for 2 years. She got an email from them and they had set her up and given her application. She sent them 3734 dollars they've started taking out \$157 a month.
976	97688022	07/11/2018	Ameritech	I was contacted from Ameritech in regards tp my student loans. They told me everything I would get etc, I said ok sounds like a good idea. They charged me every single month foe NOTHING. Its not until called the Dept Of Ed and they informed me to stop this program because its FRAUD.TOPIC:Referrals
977	97688159	07/11/2018	Ameritech Financial	Cold contacted by Ameritech with the promise of lowering my payments and after X number of payments my loans would be forgiven. Months later I inquired as to how the process was going, as I had been charged monthly but had no other notices. They informed me that they were charging me but the payment plans weren't in progress yet because I was missing paperwork. After filling out the paperwork months later they issued new sets of paperwork. When attempting to cancel they gave me the run around and ultimately prevented me from cancelling under fear of my loans getting messed up. Am now in the process of cancelling again, but once again getting run around. I will have to contact my bank and explain the situation and tell them to refuse any charges from their company anymore.
978	97705335	07/11/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Struggling to repay your loan   Problem lowering your monthly payments --- What Happened: I was making 88.00 dollar payments to Ameritech. I received a letter in the mail from the Federal Trade Commission, stating that Ameritech was being sued for deceptive practices. They have taken 88.00 out on April 23, May 25th and June 25th of 2018 --- Have contacted: CC Issuer --- Fair Resolution: To give my money back. I thought they were helping me and they were not.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
979	97705437	07/11/2018	Ameritech Financial Ameritech Financial Drexel University	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: Ameritech was supposed to be helping to get out of default with my student loans. I was paying the \$107 dollars per month and my income tax check was taken for 2017. My income tax check was not supposed to be taken and they harassed me about making the monthly payments. Ameritech / RAM services made my bank account overdrawn of which I had asked them not to go into my bank account because they were not helping me. I have emails to prove it. I was so upset. I do not have the money to pay my loan off and I was under the impression that I was not in default anymore due to Ameritech was supposed to be helping me. My first payment to them was for \$149. 00 in November 2017. The regular payments was \$107.00 per month. I was struggling to pay that amount. I want my money refunded and the amount of my income tax check and I had to pay Turbo Tax \$107.00 dollars due to the check was taken and they would have taken their money out of my income tax refund check. I think Ameritech should give me back all of money. I am struggling to make ends meet and this happens to me when I am trying to pay student loan. My credit is destroyed when they reassured me my credit would be okay in a few months. -- Have contacted: CC Issuer --- Fair Resolution: I want all of my money returned to me and the lost of my income tax check --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
980	97705763	07/11/2018	Ameritech Financial Ameritech Financial Drexel University	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: Applied and Completed application with Ameritech (May 2017). Company initially charged a fee of \$88 in the first month (June) and then three payments of \$287 in each of the next three months. \$99 was charged monthly until membership was cancelled (July 2018 - monthly Ameritech fee already withdrawn). Customer noticed that while making the payments to Ameritech balance of federal loan was not influenced by amounts paid to Ameritech. During the courting process, agent working for Ameritech did reveal that monthly payment would be lower but did not accurately nor thoroughly described what services they were providing, namely enrolling customer in repayment plans. Agent did not mention that the fees Ameritech would withdraw do not directly go toward the balance of the federal loan. --- Fair Resolution: At minimum, full reimbursement paid to Ameritech during the membership. --- School Unit ID: [REDACTED] School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
981	97705857	07/11/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: I was told in August of 2017 that I would be able to refinance my Federal Student Loan through Ameritech and that the starting payment would be \$82 a month for two to three years. The Last year I would pay \$102 per month and then the loan would be paid off. I paid over \$900 to them as a service fee over the last ten months. They have a disclaimer on their website that talks about a lawsuit with the FTC, and states "We do not make loan payments on your behalf and loans remain in your name. We assist in identifying appropriate government loan repayment programs and assist in document preparation to apply for the program. Any fees that you pay to Ameritech Financial are for services and you are responsible for repaying your loans separately." This disclaimer was not there when I signed up in August of 2017. When I signed up I was under the impression that the \$82 per month were being applied to my loans because that is what I was told. --- Have contacted: CC Issuer --- Fair Resolution: I would like my money refunded. I am not the only person this happened to.
982	97705865	07/11/2018	Ameritech Financial Ameritech Financial University of Southern Mississippi	CFPB Issue Type: Dealing with your lender or servicer   Don't agree with the fees charged --- What Happened: We have been dealing with a company named Ameritech Financial which we believed were aligned with our student loan lender and that the \$99 a monthly payment we were making was going toward our student loan debt. Recently Ameritech informed us we would have to begin making a payment of \$38.08 directly to our lender in addition to the \$99 payment we have been making to them since 2016. The impression we got was that they were part of our lending company so this new payment was confusing to us. We then received a letter from the United States of America Federal Trade Commission stating that they were suing Ameritech Financial and the steps we would need to take to file a claim. --- Have contacted: CC Issuer --- Fair Resolution: We would like to see our \$99 monthly payment be refunded to our student loan lender as that is where we thought they were being applied. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
983	97706095	07/11/2018	Ameritech Financial Ameritech Financial The Art Institute of California-Argosy University Orange County	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: As of June 2018, I received a letter in the mail from the Federal Trade Commission regarding a notice of law suit against Ameritech Financial. Ameritech claims to assist me with my payments towards my student loans, charging me close to 130 dollars in total each month for their services, which none of that money going towards my student loans. This horrible situation has been going on for about 3 years now, totaling about 3 thousand dollars being collected. RAM, Reliant Account Management, a specialized independent third party payment processor and trust accounting company, is also taking advantage of me by charging me 100 dollars a month for their services claiming to assist me with managing my loans. I am unaware of where that money is going towards. I tried to log in to my account to view my statements, but I am unable to log in, they never gave me a login. --- Fair Resolution: I want a refund and zero affiliation with both companies after I receive my refund. no more phone calls or payments withdrawn from my bank account either. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
984	97706126	07/11/2018	Ameritech Financial Ameritech Financial University at Buffalo	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: I am a customer of Ameritech Financial and I received a letter in the mail from the Federal Trade Commission stating that my payments made through Ameritech Financial were not going towards paying off my student loans. I have since changed all my passwords for my FSA account information and I am in the process of canceling everything that concerns Ameritech Financial. I understand that their case is still pending but I would like to know if there is anything else that I need to do my part. --- Fair Resolution: Ameritech Financial should refund all of my money and any additional fees or costs that may have happened due to their illegal business. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
985	97488333	07/11/2018	Ameritech Financial	Consumer reports Ameritech Financial offered lower monthly rates on their student loans. Consumer reports they promised a total loan forgiveness after 10 years. Consumer reports they paid \$99 every month since 9/20/2016 Update 07/11/2018 Consumer would like to report that she received a letter from Ameritech Financial indicating she was not going to receive her money back. [REDACTED]
986	97597503	07/11/2018	Ameritech	Consumer states she got a letter from the FTC about Ameritech on 07/07/2018. She pays 99 a month since 206 for a total of 2376. She is paying by direct pay. She contacted them to sign up. Update 07/11/2018- Caller would like to know the status of her complaint. [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
987	97614766	07/11/2018	Ameritech	Consumer is calling to report that she was contacted with a letter in the mail by Ameritech offering their services to consolidate student loans. Consumer contacted them and set up payment plans with the company. Consumer states that she has paid around \$600 total. UPDATE: 7/11/18: Consumer reports that she cancelled her membership. She asked for a refund she was denied. [REDACTED]
988	97688513	07/12/2018	Ameritech Financial	Boy was I a sucker!! Got with Ameritech hoping that it would help me with my gov. loan for school. They said I would have a couple of larger payments at first but would go down to \$99 a month. I thought this was a good deal because my payments to great lakes was pretty high. Little did I know that none of the money I paid in went to my loan. I called great lakes and they said that no moneys had been paid on this loan. So therefore my loan amount went up because of interest, you might say I shot myself in the foot. You know my grandma used to say that the rich man lives off the poor man's back. I'm glad that there maybe some justice in this world and still good people out there. I hope the Federal trade commission wins in this lawsuit so that so many of people who put their trust in ameritech will receive back their hard earn money that could of actually be going to their loan debt.
989	97688579	07/12/2018	Ameritech Financial	I've been paying Ameritech Finacial 99.00 a month after 1200 fee to start. It is to have my student loans paid in full in 10 years. I have been paying for over 3 years. I got a letter that AF is not paying my student loans. I don't know what to do. How is this even legal to fraud people. I hear about this all the time. It is wrong. [REDACTED]
990	97688662	07/12/2018	Ameritech	The consumer wanted to file a complaint against Ameritech Financial for misleading them on their student loan process. The consumer stated that he paid the company \$2112 over the course of two years.
991	97688665	07/12/2018	Ameritech Financial	Consumer reports Ameritech Financial had sent her a letter to offer her to lower her student loan payments, consumer agreed to it and paid them \$99 each month for two years, but consumer just recently found out its a fraudulent company.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
992	97694583	07/12/2018	Ameritech Financial	I was approached via postal mail/letters and phone calls by the company back in May/June of 2017 about programs that will assist with paying down or eliminating my student loans through various loan forgiveness programs Ameritech claimed to provide. It took some time but after receiving more notices in the mail about time running out and missing out on the opportunity to enroll in any loan forgiveness program I signed up on August 7 2017. I was asked about my income, household size and how many people I support or assist with financially even if they are not currently living in my home with me. Since then I received email reminders to send in supporting documents for a programs to assist will paying down my student loans. During the same phone call I was notified I was eligible for a program paying \$132 a month for the next 10 years. Payment was request up front to begin any program for assistance. I was advised, if monthly payments were sent on time, the remaining balance of my loans would be forgiven. They informed me numerous times on how I was saving money with them. Roughly 4-5 months later I was ask what type of company I was employed through. I was informed that based on my income and place of employment (a non-profit organization) I was eligible for additional assistance. After receiving the notice in the mail from The Federal Trade Commission and canceling services with them. Based on payments received since August 2017 to July 2017 I have spent approximately \$ 1452. I have reach out to the company enormous time in regards to a refund of all or at least the current month but have yet to get a responds. Other-Other Update
993	97694637	07/12/2018	Ameritech	Consumer states that he received an Ameritech letter from us so he called to add his complaint. Consumer states that he paid them over \$2520 and they never helped him with what was promised.
994	97694669	07/12/2018	Ameritech	Consumer is calling to report that she was contacted with a letter in the mail by Ameritech offering their services to consolidate student loans. Consumer contacted them and set up payment plans with the company. Consumer states that she has paid \$850 total.
995	97694845	07/12/2018	Ameritech	Consumer received a letter from FTC regarding Ameritech. Consumer was contacted via phone from Ameritiech regarding a loan forgiveness program. Consumer set up a payment plan and had \$287 taken out of her checking account for 4 months (\$1,148) and now \$119 per month (\$357) till June 2017. A total of \$1,505.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
996	97694873	07/12/2018	Ameritech	I have been with Ameritech since June 14, 2016. The representatives were always polite and helpful. I had no idea they were using my money instead of applying it to my loans. They had me believing that I was on the right track of my student loans amount were going down. I trusted them. This is the second loan company that has disappointed me. I just wanted to put all these student loans behind me since I have been paying on them for so long. Can I please find a trusted loan provider that will give me a student loan forgiveness. I just renewed my loan application again with Ameritech on May 29, 2018. Other-Other Update
997	97694896	07/12/2018	AmeriTech Financial	AmeriTech told me that they would service my student loan debt for me. They told me that I could get back in good standing with my student loan debt and they would notify collection agencies of my efforts. So, I've been making payments for a few months now. I don't have a lot of income as it is but I was totally into getting my loans back in good standings. Please help!!! Other-Other Update
998	97695188	07/12/2018	Ameritech Financial	DNC EMAIL - Forwarded from the FTC to the DNC email box. Consumer did not give complete contact info. Consumer writes:"My name is (Consumers name)and I received a letter this week about AmeriTech's false claims about being a federal program to help with paying off student loan debt. Fortunately, I switched directly to paying the US Department of Education for my loans earlier this year. Yet, I did make a few payments to AmeriTech and saw on the letter that I could get a refund for those payments. I went online to see who to contact about this and this email came up. Who would be the best person to connect with in regards to receiving this reimbursement? Thanks for your help with this!"
999	97695214	07/12/2018	Ameritech Financial	DNC EMAIL - Forwarded from the FTC to the DNC email box. Consumer did not give complete contact info. Consumer writes:"Good afternoon, my name is (consumer name). I received a letter from the FTC briefly outlining the on-going lawsuit with Ameritech Financial. Unfortunately, I was someone who was using their services and have since taken action to cancel my account and file complaints. I have filed an official complaint through the FTC website as well. I have also taken action with my loan provider in order to regain control of my debt. My question for you guys now is what else do I need to do? I have spoken with a supervisor with Ameritech and they have stated they did nothing wrong and refuse to issue me a refund (after I talked to the same supervisor on 7/3 in which he said a refund would be issued). I would like more information on how to get my money back, if possible. Please advise."

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1000	97695243	07/12/2018	Ameritech Financial	DNC EMAIL - Forwarded from the FTC to the DNC email box. Consumer did not give complete contact info. Consumer writes:"My name is (consumer name)and I fell victim to Ameritech Financial. I signed up for Ameritech as they promised to help fix my loans and payments. I was to be charged \$80 a month as they work on my stuff and get me the "lowest payment possible. They promised me as low as \$20.After three months and no news, calls, updates, I call up and they told me "they needed a letter of family size and encourage me to say I had 15 people I support. Basically, they told me to cheat the system and lie. I get back to them and tell them well I can add some names as I give them gifts several times a year, they said ok. I should have realized something was up. I called a few weeks later and still nothing. No progress. No, follow up. After 5 months I knew it was time to cancel. I am requesting a minimum of \$500 refund as 1) they wasted precious time and money to do nothing for my loans and set me back further on Income Repayment Plan.2) They knowingly knew they were ripping me off as no one was working on my case and they played dumb. 3) Interest accrued + pain and suffering, stress with my loans. I am a teacher, I make no money as it is.4) They knowingly made me lie to get a better payment. I am on deferent now till I can figure out how to get a reasonable payment. Thank you so much for your time and consideration on this matter."
1001	97695246	07/12/2018	Ameritech	I got a mail saying they were debt consolidation or forgiveness for my student loans. I contacted them and set it up for them to make payments to my loans for \$82. a month debited out of my checking account. They promised to knock the total down on my loans if I paid for 8 months on time. I caught on to their scam in April of this year. First payment was for \$74. 6/21/17, then \$82. monthly until 3/21/18(when I stopped payment) Total \$730.00
1002	97695316	07/12/2018	Ameritech Financial	Consumer received a letter in the mail from the FTC in regards to Ameritech Financial. Consumer wanted to know further information and what he could do. Referred to FTC.gov and to follow the steps on his letter. Consumer stated that he has been paying the company so he does not understand the situation, he stated he has been paying them about \$4,788 via his bank account.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1003	97695320	07/12/2018	Ameritech Financial	<p>On Feb, 2016 I received a letter on the mail from Ameritech Financial saying that they could help me with my student loans, to reduce the payments if I worked in a non-profit organization. I contacted them by phone and I talked to Erik Nordstrand. He told me that according to my earnings I was going to pay \$99/month for my student loans, but that I needed to make a payment of \$1,114 to put my student loans in good standing. They withdraw a payment of \$557.00 each time on 3/2/16 and 4/1/16, then since 5/2/16-3/2/17 they withdraw \$99. Like around Oct, Nov, 2016 I started receiving letters that my student loans were behind on payments, but they told if it happened they were going to fix it, to ignore them basically, but then in 03/2017 I was still receiving letters and I contacted the student loans and I was told that no payments were been made. I contacted Ameritech and tried to speak to Mr. Nordstrand, but instead I was told that I had to talk to Carl Pruitt. I explained about my student loans and he told me that the monthly payments that I was making was toward the agency and not my student loans, that they were working to fix my student loans, for a year??, that they needed more information from me, that they tried to contact me around Aug or Sept, 2016, even though I never received a letter from them. I told him that I was told that the monthly payments were for my student loans, I was never told that it was for the company, and that I wanted my money back. He told me to fax them the documents that they needed to help me with my loans, and that they were not going to be able to give me my money back because I signed a contract, even though they never said the money wasn't for my loans. I called my bank to stop the payments and explained to them what happened, the bank said that they could not do anything because I gave them (Ameritech) permission to withdraw the funds. So, I lost a total of \$2,203 to Ameritech. On 3/14/17, I told Carl Pruitt to cancel my account and not to withdraw any more funds from my bank account.</p>

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1004	97695360	07/12/2018	Ameritech Financial	I received a letter in the mail from the FTC in regards to Ameritech Financial. About a week later I started to receive phone calls from my student loan provider stating that I was past due and that I would need to catch up my account. I was under the impression that my loans had been consolidated and until this point, I had not been contacted by them at all so this was a bit odd to be. I did some more research and noticed that my student loan amount was very high for the time I went to school and that there appeared to be a loan issued during a time when I was not in school. That is currently being disputed and has even been taken off of my credit report (roughly \$44,500). Currently I pay Ameritech Financial \$99/month and it is debited out of my bank account each month under RAM payment. When I first started the consolidation process with them, I should have been more careful as they were asking very personal information, but I was given reassurance that nothing would go wrong and during the time the reviews on their company seemed credible. I normally know better, but I needed a way to consolidate my student loans as soon as possible. Little did I know that this would not be the case. I have contacted them and asked for my account to be cancelled and have asked for a refund. This was on 07-12-2018. The person I spoke with put me on a waiting list and I have been told that I would be contacted within the next 24 hours. I have an email stating so and will ask for everything in writing as we can hopefully cancel my account. I hope this is the case. I have been enrolled with them since January 2017.
1005	97695362	07/12/2018	Ameritech Financial	Consumer received a letter from FTC. Consumer states the letter was referring to the Ameritech Financial, Financial Education Benefits Center (FEBC). Consumer states they are falsely claiming the consumer was eligible for federal programs that would permanently reduce their monthly debt payments to a fixed low amount or result in total loan forgiveness. Consumer states she has lost \$1200. Consumer states she is about to finish paying for the student loan. Consumer states she does not have evidence that Ameritech is not paying off her debt.
1006	97695366	07/12/2018	Ameritech Financial	Consumer reports she got a membership with Ameritech Financial after she received a call offering her to lower her student loan debt, consumer paid them for 4 months with the total of \$548 but consumer just found out they're fraudulent.
1007	97701427	07/12/2018	AmeriTech Financial	I signed up for Ameritech as they promised to help fix my loans and payments. I have been a consumer since Dec of 2016 I had to start paying them 99 dollars a month which they said will go on deducting my student loans. I have current emails asking me to sign an updated status form from Ameritech. Absolutely horrible that I was taken advantage of.
1008	97701442	07/12/2018	Ameritech	Consumer received a letter about FTC filing a lawsuit, against Ameritech. Consumer has been charged 88 bucks, for 9 months. Consumer

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1009	97701702	07/12/2018	Ameritech Financial	Consumer is calling to report that she received a letter in the mail from Ameritech Financial. Consumer indicate he has been a customer since 2017 and is paying \$105 month and payment was drafted out of his account.
1010	97701918	07/12/2018	Ameritech Financial	Referred by The CFPB. Consumer states he received a letter from the FTC regarding Ameritech. Consumer states he paid \$800 and when he found out it was fraud he contacted them and was refunded \$300. Consumer would like a full refund.
1011	97717021	07/12/2018	Ameritech Financial	Consumer reports that she is a victim of the Ameritech Financial. Consumer says as soon as she finished school they began to contact her offering assistance to pay off her student loan. Consumer says they began to offer her there services and get her on a payment plan. Consumer was paying about \$99 dollars a month plus additional charges. Consumer later found this to be suspicious as her loan was not going down. Consumer received a letter from the FTC about the lawsuit with Ameritech Financial. Consumer also provided personal information including SSN.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1012	97717059	07/12/2018	Ameritech Financial	To the best of my knowledge: I contacted Ameritech Financial (American Financial Benefits Center) in or around October 2016, after being referred by a family member (who has since canceled her "membership"). I initially spoke with Kristen Hollon from Ameritech. She indicated to me that I had to act now because my loans were about to go into default status which I did not want. Approx. 10/26/16, we spoke again and that's when she e-mailed me the almost 40 page agreement/docs to complete. At the time, I was driving on the interstate and informed her of same. She pressed that it needed to be done and suggested I pull over which I did. I even paid for wifi at the gas station where I pulled off to secure a faster connection. She quickly went through the docs that I needed to sign and I e-signed them as we went along. I was told I would be paying \$82/month to Ameritech for the first 3 years then that amount would decrease as the years went on. I was made to believe while on the phone that my monthly payments were going towards my student loan balance. Ameritech did submit the paperwork to consolidate my loans and submit an income driven repayment plan application on behalf which was approved. I began receiving e-mails from my loan servicer that my monthly payments were \$0. I started to get concerned and question where the \$82 was going, if my monthly student loan payments were \$0. I eventually called and spoke with someone at Ameritech but never fully understood where the money was going. Several weeks back, I e-mailed Ameritech to inquiry about cancelling. As I was researching, I found that there was a pending lawsuit against the company(ies). This confirmed my beliefs and soon thereafter, I finalized my cancellation. I feel that I have fell victim to Ameritech's deceptive business practices. I work full-time, making around \$39,500 a year. Over the 22 or so months, I paid approx. \$1,800 to Ameritech thinking it was going towards my student loan balance. I found out that \$49 of the \$82 was going towards my "monthly membership service" with Ameritech, \$25 towards document preparation, and the remaining towards a third party account management company.
1013	97717141	07/12/2018	Ameritech	Consumer is calling to be included in the suit filed by the FTC against Ameritech. The consumer has cancelled her membership with them and has invested \$2,797 but they said they would only refund \$600. The consumer said this is not fair.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1014	97717251	07/12/2018	AmeriTech Financial	I received a letter in the mail from the AmeriTech complany informing me that I was eligible for a Public Service Loan Forgiveness Program and all I needed to do we call them for more details. In August of 2016, I contacted them and after a long questionair, I was informed that I was eligible. I was sent documents to sign giving permission for AmeriTech permession to access my student loans. I was email an eDoc on August 23, 2016. On August 24, I was emailed additional documents to complete. On Auguat 25, I was asked to refer friends and family for a #25.00 gift card per person along with a scripted email to send with contact information. On August 28, 2016 I was emailed again to sign, yet again, additional documentation. I was asked to have my empoyer sign docuemnts to verify employment. On August 31, 2016 I was sent documents to sign and email them back. These documents were stamped with the Department of Education stamp and included a General Forbearance Request, Income-Driven Repayment Request, and PSLF Employment Certification Form. DUring the month of June, I received multiple phone calls per day requesting me to sign account debt autherization information. On June 26, 2018 I sign the paperwork for them to debt my account. On June 27, 2018, I received notice that the Federal Trade Commission was filing a lawsuit against AmeriTech and that I should file a claim here.
1015	97717318	07/12/2018	Ameritech Financial	Ameritech financial contacted me in April 2017. i didn't start my membership until June 2017. i have been paying \$108 monthly for about a year. i received a letter from FTC and i am currently trying to cancel my membership.
1016	97717464	07/12/2018	AmeriTech Financial	I went through AmeriTech Financial to assist me in lowering my student loan debt. I did not realize that none of the money that I paid AmeriTech would not go towards my debt until I was contacted by the Federal Trade Commission.
1017	97717531	07/12/2018	Ameritech Financial	Consumer was contacted by Ameritech Financial to lower her student loans, after signing up with them consumer called to cancel, was able to but they were still charging her month. Consumer paid them a total of 700 dollars.
1018	97720222	07/12/2018	AmeriTech Financial	i originally contacted the company from a letter i recevied in 2016. there was a starter fee of an amount i cannot recall at this moment that i was paying monthly. mid way through the payments, i could no londer afford them. i then reached out later to the company in 2017 in efforts to get back on track with my payments. i finished making the intial payments. they were able to get me approved for an income based driven plan with my students. i currently pay them 99 dollars per month. when i originally signed up for the program in 2015, i was advised that a partial payment would go towards them and the other towards my student loans.
1019	97720251	07/12/2018	Ameritech Financial	The consumer called to file a complaint against Ameritech Financial. Consumer states she is making two payments a month for the next 10 ten years and has found out the payments are not going towards the pay-off.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1020	97720645	07/12/2018	Ameritech	The consumer received a letter about the Ameritech case. The consumer tried calling to get a refund and they would not provide her a refund. The consumer reports that initially they mailed her something offering debt relief services for her student loans. The suspects requested 250 up front and then 40/month. The consumer paid a total of 530 via debit card.
1021	97720647	07/12/2018	Ameritech Financial	Consumer received letter in the mail from FTC about Ameritech Financial, consumer was contacted by mail from Ameritech stating they can help her pay her student loans for 108 dollars a month. Later consumer received a call from Ameritech asking if she had already paid her student loans, stating she needed to be paying her actual loan provider and them as well for there services. Consumer paid them a total of 1200 dollars.
1022	97720705	07/12/2018	Ameritech	Consumer reports she received a call from Ameritech offering to reduce to her Student Loan Debt, and she has paid \$108 a month over 3yr period.
1023	97720723	07/12/2018	Ameritech	The consumer reports that she received a letter from the FTC regarding Ameritech Financial. The consumer reports that they charged her a upfront fee of \$25. The consumer reports that she pays \$82 monthly.
1024	97720984	07/12/2018	Ameritech Financial	Consumer is calling because she received a letter from FTC VS Ameritech. Consumer states that she received a letter from the company telling her that they can help her with her student loans. Consumer has been paying \$100 a month having it debited from her bank account and was told that after paying for 20 years her student loans would be forgiven. Consumer called the company and asked for a refund and was told that the FTC does not have the privilege to have consumers request refunds and no refund was given.
1025	97721138	07/12/2018	Ameritech	Consumer's husband received a letter about FTC filling a lawsuit against Ameritech. They said that, his FSA account has been locked. Consumer has been charged a lot of money.
1026	97721144	07/12/2018	Ameritech Financial	I was originally paying my student loans through Navient and then Navient had it's lawsuit about charging people higher rates and not all the payments going towards the loan. So, my wife (who also is using Ameritech) told me to check into them. They said that they could help me lower my payments and help me payoff my loan faster. After a year of payments, my loan is actually higher then it was before and I have nothing to show for after paying all that money to them. I would very much like my money back or to actually get help with my loan. Thank you.
1027	97724087	07/12/2018	Ameritech Financial	Consumer is calling to file a complaint against Ameritech Financial .Consumer states she paid a total of \$4800.Consumer states she was under the impression that her loan was being paid off and the amount of the loan was reduced.Consumer received letter from FTC regarding the recent lawsuit that was filed against this company.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1028	97724138	07/12/2018	Ameritech	Consumer states that she received a letter from the FTC stating to be suing Ameritech due to deceptive practices, consumer states she was offered assistance with reducing her student loan from Ameritech. Consumer states that she was told if she paid \$407 a month since November 2017 to January 2018, they were able to forgive her loan. which she found out that no payment was going to her student loans. consumer wants to know how she can retrieve her money and where to receive additional information.
1029	97724171	07/12/2018	Ameritech	I received a letter from Ameritech about school loan help and was having financial issues so i figured id check it out. They informed me they could cut my overall payment by over half so i thought it was great and signed up. After a month or two I read some bad reviews and called them but they explained they fixed those issues. They also explained the fees and what my money went to but never that my loans wouldn't be paid. Now I still have my loans and lost out on money. If I never got this letter from the FTC I wonder how much I would end up paying them for nothing.
1030	97724336	07/12/2018	Ameritech Financial	I have been paying AmeriTech Financial for what I thought was loan forgiveness and lower payments for my student loans. What I feel like I've gotten is a bunch of deception and lies. They told me when they called me that when they took the money out of my account automatically I would be paying for their services to help process the paperwork and pay back my student loan. My student loan servicer has never received any payment in a year and eight months. I was also told by a supervisor of Ameritech financial today, that they said they were upfront about being a company that helps people with their documents and are not going to pay back loans and we also told you about our fees upfront and what they were for. They did not tell me any of that before today. I was also told that I needed to make 120 payments to them and then the rest of my loans will be forgiven. I felt like I was lied to and deceived into believing that my student loans we're going to be taken care of and feel like they just pocketed the money for themselves. I called them and cancelled and said I wanted a refund and they told me they couldn't give me a refund because they have already helped me prepare my documents. Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1031	97724411	07/12/2018	Ameritech	<p>My experience happened in February 2016, about 2 years ago. I received an orange flyer stating I needed to pay my student loans at a marked deadline. I called and pretty much got a loan forgiveness plan. I forgot the gentlemans name, but he "helped" me with my plan. I gave him my credit card number and information and I realized within 2 months I got charged almost \$800 for something I could have done for free on top of about 250 payments for two months. I found out by my loan provider Great Lakes. The woman told me to stop the plan. I immediately stopped the payments called my bank and told them that i was scammed. I called Ameritech threatened them to give me my money back. I did contact The federal trade commission and complained about my experience and told them that they are scammers. I got rid of my credit card, changed my passwords on my accounts, threatened Ameritech to give me my 700 dollars back. My bank contacted them as well. I got my money back within a week. They target students who just graduated college and their flyers are deceiving about them "helping" with a loan forgivness plan. They just take the money and not help at all. Im happy that The FTC cracked down on these companies that target graduates.</p>
1032	97724436	07/12/2018	Ameritech Financial	<p>In March 2017, Ameritech contacted me via mail regarding my public loan forgiveness. They said they would help me to get my payments to qualify for the public loan forgiveness and into the program. Little did I know, for the past year my payments did not qualify and they were not doing anything with the updated information. They took my money and my information and did nothing with it. Ameritech asked me for my user names and passwords to access my accounts and they only reduced my payment amount each month. They did not complete the task the documents said they would. I would like to be reassured that my fasfa ID and social security number have not bee breached.</p>
1033	97743215	07/12/2018	Ameritech Financial Ameritech Financial Indiana University-Bloomington	<p>CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: I was contacted by Ameritech Financial and fell for their scam. In the beginning everything seemed very legitimate, but I recently received a letter in the mail from the FTC about a law suit against Ameritech. I looked into my account further and I realized they were only paying the bare minimum payments toward my account and keeping the remainder of my payments. They also said that after so many months my payments would go down and they never did. I called to cancel my payments, but the company has had so many complaints they can't get to my service request. I contacted my bank provider to cancel all payments to this company, but I am worried about how much information they have of mine. --- Have contacted: CC Issuer --- Fair Resolution: I would like to have all of my payments to them returned. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]</p>

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1034	97743241	07/12/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Fraud or scam   --- What Happened: Looking back at documentation I started this process March 2016. Prior to that I had received a letter in the mail from Ameritech Financial regarding student loan reduction. So I called to obtain more information and then began the application process with them. So basically they told me I had to pay \$114 a month for about 6 months and then after that it would be \$99 a month debited from my account and they would help me reduce my student loan payment. My student loan servicer is My Great Lakes. So, we did the application and then I received a letter from My Great Lakes saying that my application was approved. So, that was about 2 years ago. Ameritech has been taking \$99 out of my account monthly for 2 years. I have also been paying my reduced student loan payment monthly. I then received this letter in the mail regarding Ameritech Financial for deceptive practices. So, I called my loan servicer My Great Lakes and they told me that I am in an income-driven repayment plan. That I could renew every year on my own. So basically, I am paying Ameritech for something that they could help me for free with. --- Fair Resolution: I would like a refund from Ameritech for all the payments I made to them for no reason. For paying them for a service that I could have gotten for free.
1035	97743351	07/12/2018	Ameritech Financial Ameritech Financial City College-Fort Lauderdale	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: I payed a large fee up front to Ameritech Financial in March of 2016 and have been paying \$99 a month since. There should have been no fee for this service. I am a single mother just off disability with a special needs child. This money did not come easy to me. Also, all my payments (around \$3000) should have gone towards my student loans. They did not. --- Fair Resolution: I payed a large fee up front to Ameritech Financial in March of 2016 and have been paying \$99 a month since. There should have been no fee for this service. I am a single mother just off disability with a special needs child. This money did not come easy to me. Also, all my payments (around \$3000) should have gone towards my student loans. They did not. I want a refund of all payments made to Ameritech Financial or any other company used to collect payment from me. Thank you. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1036	97743371	07/12/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Fraud or scam   --- What Happened: My first payment was made directly to Nelnet Loans on Feb. 3rd 2011 up until May 12th 2016.In 2016 Ameritech Financial sent me a letter in the mail saying they could help me with myloans. I called and spoke to a representative which then kept in email contact with me. Mymonthly payments started at \$332 payable to Depositrn Gcs, as documented on my bankstatement for the first month, 5/5/16. Then \$232 as of 6/6/16 through 12/5/16 a month. On1/5/17 until this current date of 6/6/18 I've paid \$99. As of Feb. the company name changed toAcctmgtolu. I have attached the email thread with Ameritech Financial and my history of myNelnet loans I paid directly to Nelnet. As well as my bank statements with highlighted autopayments. --- Have contacted: CC Issuer --- Fair Resolution: All the money that I have already paid towards my loan through Ameritech Financial shouldhave been going towards my balance. Since I never missed a payment and was told it wasgoing towards my balance, I do not expect to have to pay what I have already paid to AmeritechFinancial.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1037	97916913	07/12/2018	Ameritech Financial Ameritech Financial Arkansas State University-Main Campus	CFPB Issue Type: Dealing with your lender or servicer   Don't agree with the fees charged --- What Happened: In 2015 we started the process, I paid approximately \$300 a month. It went only approximately 3 months before I figure out what was going on. The representative Brook Cordoba keep requesting information, I send it thru email, fax. The first time I tough that I may miss something or something was incomplete, I justifying them for requesting me the information a second time. However looking at the fact that they will continue taking payments out of my account, my assumption was that everything was going well. I inquire about my student loan because the overall amount was not decreasing. Then Brook said that I did not finish the paperwork. I said it has been a while that I send everything you ask and you never contact me for the incomplete paperwork, but you still take the payments out of my account. I ask where payment are going to because my loan was not decreasing. She said I was been charge by their services processing fee. I let her know that this fee was not explain at the begging, I now nothing about a processing fee. For that reason I close my account with them so that way I can stop the draft on the account because the next month they will be taking more. In hand site I should do something when they took the payment from my bank account without the paperwork been completed. I ask them to remove the second and ask for the refund and that's when John Oster got involve, we talk and I ask for a reimbursement and he was saying no. I told him I don't agreed with the service charge. He said that he will reimburse money if I reopen the account again, I said that he can send a check that I was not going to reopen the account. I didn't do that because I felt he was going to take money instead of depositing money. I never heard from him again. Now I received a letter that they are involve in a lawsuit for the very same behavior that they did to me. We are not supposed to have to pay services fees that our money is supposed to go directly to the student loan. --- Have contacted: CC Issuer --- Fair Resolution: I want them to give me my money bank. I want it back with interest. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
1038	97453448	07/12/2018	Ameritech Financial	Consumer received a letter from the FTC in regards to the case against Ameritech Financial he has been paying \$100 for the past two years monthly to reduce her student loans. Consumer did a renewal with them July 1st. UPDATE: 7.12.2018, consumer states when he contacted Ameritech Financial, he states they only gave him a 20% refund and stated they would have to look further into his file to see if the accusation in the letter actually happened to him before he would receive a full refund. [REDACTED]
1039	97478697	07/12/2018	Ameritech Financial	The consumer reports she received a letter from FTC in regards to the Ameritech Financial. Consumer states she paid over 2 years.Update: 7/12/18 Consumer called to report that she contacted Ameritech to try to get her money back and was told they will not issue a refund. [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1040	97522883	07/12/2018	Ameritech Financial	Consumer states he had obtained services with Ameritech Financial on 07/17/2017 and has paid \$2228.00. with month payments through his checking account. UPDATE: 07/12/2018 Consumer states he did call Ameritech and they did not provide the consumer with a refund. [REDACTED]
1041	97605011	07/12/2018	Ameritech	Consumer reports he received a post card from Ameritech offering to lower his Student loan payments. Consumer states he has paid them over \$1800. UPDATE 07/12/2018: Consumer called back to know what steps he can proceed with. [REDACTED]
1042	97695163	07/13/2018	Ameritech Financial	I have been utilizing Ameritech Financial services for the last 6months. I was under the impression that they had paid off my account with AES when all they did was essentially consolidate my loans with Navient. I had been paying them monthly and none of these payments went towards my student loans. It wasn't until recently when Navient sent me a bill that I became confused as to why I had to make payments to both companies. I am very upset by their deception. I called them today as I just received my letter from the FTC and was told that someone would get back to me in 24hrs to address my concerns. In the meantime, I contacted my bank and had them stop payments to Ameritech until this situation is resolved. Every single person that has paid money to this agency should be properly refunded 100% of their money. UPDATE 07/13/2018: Consumer has a number to add. [REDACTED]
1043	97724745	07/13/2018	Ameritech Financial	I had received a letter in the mail last year informing me of Ameritech's loan servicing. So I decided to give them a call to get more information. At the time I was very on board with deferring my loan payments for a year due to the fact that our family was growing and I would have many more expenses. My current payment arrangement was \$400 a month through Fedloan. So I signed up with them. I was told that my student loans would be transferred and through them I would make payments and that the payments were income driven. The catch was that over the course of the year I would have to pay them \$100 for the first month, then \$108 for the consecutive months. In total as of July 2018 I have made a total payment of \$1,180 through Ram Draft servicing for those monthly \$108 payments. On the other side, my loans would be paid through NelNet. I could make payments if I wished but I wouldn't have to make any required payments until November 2018. So far I have made \$800 in payments on Nelnet bringing my grand total to \$1,980. I did find it strange that the payments on Nelnet were automatically split up between my principal loan debt and the accrued interest. I could not choose how much money would be applied to either category. I received a letter in the mail dated June 27, 2018 from the FTC informing me of the current lawsuit with Ameritech Financial. I have every wish to cancel my services with them and get all my payments refunded but I am still waiting for a call back to push through with that.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1044	97724782	07/13/2018	Ameritech Financial	they charged me a fee to sign up and told me that they would get my monthly payments lower than what Nelnet was offering. They seemed pretty legit. But after reading that it's illegal to charge people money upfront for debt relief I will be calling tomorrow to either have them cancel my service with them or call the bank. I signed up 2 years ago. There's way too many people that have been taken advantage of. Student debt is enough of a headache as it is.
1045	97731315	07/13/2018	Ameritech	Consumer got a letter from FTC about Ameritech and wanted to file a report.
1046	97731467	07/13/2018	Ameritech Financial	Consumer received a letter from FTC regarding Ameritech Financial. Consumer thought her money was going towards her student loans and it was actually going towards other paperwork. Consumer contacted Ameritech for there services when she found them online.
1047	97731498	07/13/2018	Ameritech Financial	Hello, I recieived a letter from Ameritech Financial stating I am eligible for a student repayment option. I signed up eagerly to get out of debt hoping I can eventually qualify for the loan fogivness program. I've been paying 99\$ a month for about 26 months now. I recently recieived a letter from the Federal Trade Comission stating the company Ameritech is being sued for deceptive practices. I feel cheated and dissapointed for being taken advatage of. I appreciate all help I can get and would like a refund. Thank you.
1048	97731703	07/13/2018	Ameritech Financial	I recieved a letter in the mail saying they had a good prograom that would help my student loans, and have smaller monthly payments. I only had to pay 50\$ a month and they would send that to my student loan. I have a full time job and live on my own, thought 50\$ sounded like a good deal. I was told they work directly with the federal student loan department, which now i realize that is false. I've paid them 600\$ or more and now finding out none of that even went to my student loan is very frustrating.
1049	97731837	07/13/2018	Ameritech	Consumer stated that she got a letter from FTC about Ameritech. Consumer stated that she was contacted by Ameritech to consolidate her student loans. Consumer stated that she has been paying them \$82 monthly, to reduce student loans with Great Lakes.
1050	97731947	07/13/2018	Ameritech	Consumer reports she received a email from Ameritech offering student loan forgiveness and states she has been pay \$99 a month for 3yrs.
1051	97732090	07/13/2018	Ameritech Financial	I was contacted via regular mail about paying consolidated payments on my student loans and qualifying for loan forgiveness with Ameritech's assistance. I was told that I had to pay two payments of \$407 before services would start. After the inital payments I could possible be forgiven and not have any other payments but I've had \$99 debited out of my bank account since. Other-Other Update
1052	97732157	07/13/2018	Ameritech Financial	Consumer is calling to report that she received a letter in the mail from Ameritech Financial. Consumer indicate she has been a customer since 2014 and is paying \$99 month then dropped to \$50 and payment was drafted out of her account.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1053	97732168	07/13/2018	Ameritech Financial	Consumer states that she received a letter from the FTC about the Ameritech case. Consumer called to add her complaint as well. Consumer states that she has paid over \$8376.
1054	97736705	07/13/2018	Ameritech Financial	Consumer received a letter from FTC regarding Ameritech Financial. Consumer states she has been paying \$173 per month since about 10/2017. Consumers understating is that they lowered her payments towards her student loans. Consumer has not been in touch with her lender to verify if payments have been made towards her loans. Will call back to finish report.
1055	97736764	07/13/2018	Ameritech Financial	I intially was contacted by Ameritech via phone in regards to aiding me in my student loans in January of 2018. My account was drafted in March & the months that follow in which I believe the payments were going towards my student loans. Other-Other Update
1056	97736827	07/13/2018	Ameritech	They called me up back in Feb saying they could get my student loans down to a lower payment and have them taken care of in 33 months with payments of \$197. Before I got the letter of the lawsuit (and even before said letter was sent) they were asking for several things that I had sent in to them: Pay stubs for the last month, Signed forms (The Income Driven Repayment Plan Request and General Forbearance forms), Voided check/bank Statement, and my previous Federal 1040 tax return.
1057	97737090	07/13/2018	Ameritech Financial	In February 2017, I received a letter in the mail from Ameritech Financial in regards to potentially qualifying for a government loan forgiveness program. Knowing that while working in the healthcare field and for a non-profit hospital I would meet the necessary requirements. I spent countless hours on the phone with a Richard Tapia going over the necessary and personal information to complete the required application. Once all requested documents were received Ameritech began to withdraw \$99 + and additional \$80 until the program fee (\$800) was paid. I have been paying the stated payments since March 2017 with no amount being distributed towards my student loans. Please help and assist in any way to refund any, if not all, of the money I have "invested" in repaying my loans.
1058	97737322	07/13/2018	Ameritech Financial	I enrolled into the student loan foregiveness program with Ameritech Financial in Septemer of 2017. On 7/13/18, I received a letter in the mail from the FTC stating there is a current lawsuit against Ameritech. I paid \$74 the first month during my enrollment with Ameritech and since then have paid \$82 every month, totalling \$894. I would like my money back and know how to protect my information! Thank you, [REDACTED]
1059	97737374	07/13/2018	Ameritech	Calling to report that he was contacted by Ameritech offering their services to consolidate student loans. Consumer contacted them and set up payment plans with the company. Consumer states that she has paid \$410 total.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1060	97737385	07/13/2018	Ameritech Financial	Consumer has been paying Ameritech Financial a monthly fee of \$109 for the last two years to cover their student loan consolidation services. So far she has paid them \$2544 which has not gone towards her student loan debt. She just received a letter from the FTC regarding action being taken against Ameritech. UPDATE 7/13/2018 Consumer is calling to add information. She says she began with Ameritech Financial in 10/01/2016 and the last payment made to them was in 03/01/2018. [REDACTED]
1061	97737581	07/13/2018	Ameritech Financial	I was told by Ameritech they would consolidate my loans and if I paid for 10 years, they would forgive my loans. They charged me \$100 per month for 6 months plus start up fees to enroll in the program. They told me to say I supported lots of family members so I could get a better deal. When I was going through a divorce a year later, they said I still had to get my husband's signature on the paperwork even though I told them it was not safe for me to do so. They continue to ask me for updated paperwork and tax info frequently, the most recent was Feb 2018. I would like my money refunded from this company. I estimated \$1000 they have charged me, but it may be more.
1062	97737614	07/13/2018	Ameritech	Consumer is calling saying she had received a letter from the FTC about Ameritech. Consumer says she wants to file a complaint against them. Consumer says she had sent them around 3000 dollars in total.
1063	97737638	07/13/2018	Ameritech	Consumer reports that she was with Ameritech for seven months but later cancelled her account with them. Consumer wanted to be included in the suit.
1064	97746065	07/13/2018	Ameritech	Consumer states that she received a letter from the FTC for the Ameritech Case. Consumer wanted to add her complaint with us. Consumer did not have a dollar amount of what she has paid.
1065	97746311	07/13/2018	Ameritech	Consumer got a letter from FTC about Ameritech and wanted to file a report.
1066	97746374	07/13/2018	Ameritech	Consumer is calling to report that she received a letter from the FTC about Ameritech. Consumer states she received a letter from someone claiming to be with Ameritech stating that they could consolidate her student loans. Consumer called and signed up for their services. Consumer paid a total of 800 dollars through her checking account.
1067	97752783	07/13/2018	Ameritech Financial	Consumer received a letter from the FTC in regards to the case against Ameritech Financial and would like to know more bout the case. He does not want to file a complaint. He was referred to the FTC website to read more about the case.
1068	97753285	07/13/2018	Ameritech Financial	Mother was targeted by charles anderson and then she referred me to consolidate our student loan debt. Both of our credits have taken a substantial hit and we'd be happy to provide further info to help. We are devastated.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1069	97753299	07/13/2018	Ameritech	Consumer is calling to report that he was contacted with a letter in the mail by Ameritech offering their services to consolidate student loans. Consumer contacted them and set up payment plans with the company. Consumer states that he has paid \$2376 total.
1070	97753369	07/13/2018	Ameritech Financial	The consumer is calling in regard to Ameritech Financial. Consumer was contacted by Ameritech Financial regarding a loan forgiveness program. Consumer states that she was charged an upfront fee and payments were withdrawn from her checking account up until she canceled the service. Consumer has no other information at this time regarding the upfront fee and total amount she paid them.
1071	97753402	07/13/2018	Ameritech	Consumer is calling saying he had received a letter from the FTC about Ameritech. Consumer say he wants to file a complaint against Ameritech. Consumer says he first got in contact with them through mail.
1072	97753448	07/13/2018	Ameritech	Consumer is calling to report she received a letter from the FTC from the Ameritech since she is currently actively receiving services with them. Consumer states she started off with \$173 a month and now she's paying \$99 a month which comes out automatically from her banking account. Consumer first received a letter from them offering her their services and she called them.
1073	97759398	07/13/2018	Ameritech Financial	Consumer received a letter from the FTC regarding the Ameritech Financial. She has called to cancel her account and was denied the refund. Consumer had been paying every month for a yr \$120, then the payment dropped to \$99. Says when she called them they tried to explain that they are right and are helping her.
1074	97759517	07/13/2018	Ameritech Financial	Consumer received a letter from FTC about Ameritech Financial, about 3 years ago consumer received a call stating she qualified for a student loan forgive from Fed Loan, later they sent her a mail stating it was going to be through Ameritech Financial. Consumer started to pay Ameritech Financial 100 dollars a month, consumer contacted Fed Loan and they told her none of this money has been going towards her loans.
1075	97759647	07/13/2018	Ameritech	Consumer reported that she received a letter from the FTC regarding Ameritech. Consumer states she has been with the company for 2 years. Call was disconnected.
1076	97759937	07/13/2018	Ameritech Financial	I had called the company up to find out how they could help me reduce my loan. I was told that I could pay half the price for half the time. And I was also told that the money would be going to make payments on the loan. The past year I called to inquire on what to report on my taxes, I was told that there were no payments made on the loan. I don't like the fact that I am paying on a program that is free to me.
1077	97760146	07/14/2018	AmeriTech Financial	i hired ameritech financial because my student loans were killing me. i was told by the representative that my payments would only be \$100 a month. i did pay them around \$900 to consolidate my loans and lower my payments and my monthly payment would go towards the principal of my loan. all of which is a lie.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1078	97760393	07/14/2018	AFBC	I had just moved in with my parents while we waited to close on our house in [REDACTED] Utah. We were looking to trim our budget and this yellow mailer came in the mailbox about decreasing our student loan payments. I called of course was very happy about the prospects of decreaseing our \$400 dollar payment a month to \$99 a month. I was told that after 20 years I would have loan forgiveness. I asked if I should contact my lender to figure out if this was a legitimate operation and I was discouraged from doing that because they would just say no because I was decreasing my payment and that was obviously not in there best interest to call. I was also required to give my MOHELA user name and password so they could help manage my account. I was required to pay \$200 a month for 4 months prior to having the decrease in my loan of \$99 after that. I was still so happy about cutting my payment in half that seemed like a great deal. I have been paying on my loans this way since December 2015. We have loved the relief of having to pay just \$99 a month, but I'm extremely angry that this isn't the play that was described to me. I'm sure many are in the same boat. I have had to send in updated financial information about every 6 months for them to "keep me in the program".
1079	97766525	07/14/2018	Ameritech	To whom it may concern, In August 2017, I contacted Ameritech due to a letter I received in the mail from them. My conversation with them consisted of a 10 year plan to pay off my student loans. I was promised that all student loans that qualify would be consolidated into one payment. Ameritech also stated that I qualified due to my place of occupation of work was for a nonprofit organization. During our conversations, they talked poorly of other company's such as navient on how they take advantage of people and do not inform them of such programs. During the beginning months I asked questions regarding the 10 year plan such as an exact end date. They never really did answer my question. But still at the time really did not think much of it. Also another time I inquired about an email I received about being delinquent on my loans. Shortly after I did not receive anymore notifications. My impression was that it was at the beginning stages of the consolidation, and all was still being worked out. During my total time with them, they first took money out of my account under the name ACH RAM. Then in January they changed name to the department of education. Recently, I received a letter from the federal trade commission regarding this company. That they are currently being sued due to the company does not pay my student loans as promised. Please contact me of any other information you may need. Thank you [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1080	97766623	07/14/2018	Ameritech	I started this program to be forgiven of my outstanding student loans. I started this program on September of 2016. The representative, Grant Davis informed me that after a certain amount of years being with this program, (10 years), I would be forgiven of my loans indefinitely. Every so often, when I received notifications from Ameritech to renew my repayment plan, I asked them when is the final date for the repayment plan and I have never gotten a straight answer. They would state that based on their policies, as long as I continue to make these payments, I will be forgiven in a few years. Even when I asked if these payments are going to my loans, they indicated that it is not and I am paying for their service and nothing more. I honestly feel betrayed because I am sharing personal information to a company that is not doing what they should be doing....ensuring that we, the customers are forgiven from their federal student loans.
1081	97766694	07/14/2018	Ameritech Financial	My experience in the beginning with Ameritech Financial was great. They told me everything I wanted to hear. I had a low monthly payment based on my income. Having to re-submit proof of employment and pay stubs after the first year was kind of a pain, but things were still ok. Year two comes around and things had changed completely. After being contacted by my creditor, I contacted Ameritech Financial. It was time to submit my financial statements once again. Since I had gotten married, they wanted my income and my wife's income. This totally threw things off and made my payments go up. Plus I found out that I had to pay AF for their services and pay my creditor on top of that. Two years of paying for a service that was doing absolutely nothing for me except putting me further behind with my creditor.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1082	97790194	07/14/2018	Ameritech Financial Ameritech Financial University of Maryland University College	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: Last year, I consolidated my student loans into a single student loan with the help of Ameritech Financial. Due to prior cancer treatment, I was having hardship making the payments as requested and was offered a method of making minimal payments until I got a job again, as well as the potential for loan forgiveness. Ameritech consolidated my loan and set up automated payments of \$108 through Reliant Account Management LLC. These payments went out on the 4th or 5th of each month starting in November 2017, while the loan was consolidated under Nelnet. Recently, I received a letter from the FTC stating that Ameritech was being sued by the FTC for their practices. Upon review of my Nelnet account, I discovered that not a single payment was made to my debt since it's consolidation, excepting the payments I had set up individually in March. So my debt had gone up by several thousand dollars. It was also discovered that Ameritech had changed the contact number on my Federal Student Aid account to an unknown number, thereby preventing me from receiving any calls regarding my accounts. This has since been fixed, and the password changed. As a result of these practices, I am now several thousand dollars more in debt and have likely taken a hit to my credit score. --- Fair Resolution: A full refund of all fees paid that were not paid forward to my debt, as well as any fees paid to consolidate the debt under such shady practices. Coverage for the resulting unpaid interest that rocketed up my debt would also be appreciated. In addition, total divestment of all my personal information and account information from their databases. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
1083	97774263	07/15/2018	Ameritech Financial	
1084	97774605	07/15/2018	Ameritech	i was sent a letter in the mail telling me Ameritech was not paying anything towards my student loans, i called Ameritech and it took them 5 days to call me back in the mean time i contacted financial aide and found out i was put on a \$0 repayment plan that i knew nothing about. When Ameritech finally called me back the guy told me they would not give me any of the money i paid them over 16-17 months back. The guy kept saying i would be better off staying with them and was very rude. The information he kept saying is not the information i was told when i went to them. When i went to them i was told that i had to pay them so much a month then the rest of it went towards my loans. I was never informed about a \$0 repayment plan and am very unhappy. I mean who wants to pay someone \$2,373 then find out none of that has gone towards my student loans. If i would have known all this i would have never used this company. And im really wanting the money back that i paid bc its not fair. And Ameritech will not work with me or grant me the refund i asked for. Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1085	97774692	07/15/2018	American Financial Benefits Center	This company contacted our daughter after she graduated from college. She is working in Japan now and they told her they would help her by keeping things current and letting her know when she needed to do her yearly updates on her student loans. We recently found out from Great Lakes who handles her loans that they we're in no way affiliated with them and that AFBC had changed her status to say she has 5 dependents. She is single with no children. Great Lakes suggested we contact you. [REDACTED] Other-Other Update
1086	97774709	07/15/2018	Ameritech	im writing because i just received a letter saying that the company that i been paying my student loan is not making payments on my behalf . i been using this company for almost 2 years. i need help , i don't know what to do.can someone give me an advice. thanks
1087	98933919	07/15/2018	Ameritech Financial	I was sent a letter from federal trades commission telling me that Ameritech financial has not been paying anything towards my student loans. I contacted Ameritech and asked for my money back since I paid them 2,373 with the understanding that it would be going towards my student loans. When I asked them for a refund they told me no. I am not very happy I mean who wants to pay over 2 grand then find out none of it has gone towards what it was supposed to. I just want the money I paid back so I can take care of everything that was supposed to be taken care of in the first place. --- Additional Comments: Just want the money I paid them back
1088	97220667	07/16/2018	Ameritech Financial	Consumer states that she has rec'd an FTC v. Ameritech Financial letter. She was referred to Nelnet by Ameritech Financial. Consumer states that she has enrolled in the membership. She has called to cancel. They said they would.
1089	97220847	07/16/2018	Ameritech Financial	Consumer received a letter from FTC regarding Ameritech, consumer was not aware with what was going on. Consumer was calling in regards to the refund consumer also asked if these payments were going towards to his student loans and they advised him that it was. No further information provided.
1090	97781690	07/16/2018	Ameritech	Consumer stated that she received a letter from FTC regarding Ameritech. Consumer received a call from Ameritech offering a loan forgiveness program. Consumer had to pay \$82 up front cost on her debit card and \$82 per month starting in April 2018.
1091	97781749	07/16/2018	Ameritech Finacial	Consumer reports she got a membership with Ameritech Financial to lower her student loan payment which would lead to loan forgiveness, consumer was making monthly payments and paid them \$2,000 in total but recently found out they haven't been helping her make payments and they're being sue by the FTC.
1092	97781766	07/16/2018	Ameritech Financial	The consumer is calling concerning the Ameritech Financial lawsuit. Consumer did business with them around 600 dollars in order to help her reduce her student loan debt. Consumer was referred to Ameritech Financial after her sister recommended said company.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1093	97781929	07/16/2018	Ameritech	The consumer wanted to file a complaint against Ameritech Financial for misleading them on their student loan process. The consumer stated that he paid the company \$6000 over the course of two years.
1094	97782011	07/16/2018	Ameritech Financial	Consumer is calling to report that she received a letter in the mail from Ameritech Financial. Consumer indicate she has been a customer since 2015 and is paying \$199 month and payment was drafted out of her account.
1095	97782033	07/16/2018	Ameritech	Consumer is calling to report that he received a letter from the FTC about Ameritech. Consumer states he received a letter from Ameritech stating that they could consolidate his student loans. Consumer paid a total of 2400 dollars through his checking account.
1096	97782134	07/16/2018	Ameritech Finacial	Consumer calling stating that she received a letter from Ameritech stating that they were taking her money and charged illegal upfront fees and failed to deliver on there promises to enroll her into a government program as they had claimed.
1097	97782186	07/16/2018	Ameritech Financial	I was contacted by Ameritech in 2016 for student loan debt forgiveness program. They told me that I would pay a lower amount and that it would go towards paying my student loan and after so many payments my debt would be forgiven. My payments were automatically taken out of my account on the 20th of every month. I paid \$287 a month for 4 months 11/20/16-3/20/17 then my payments went down to \$99 a month starting 4/20/17. I was told the break down was \$100 for enrollment fee, \$99 plan fee, and \$80 for the program fee. I would have to pay the \$800 fee off first then after that was paid \$20 per month would go towards by student loan. Once the \$800 fee was paid I questioned Ameritech because nothing was being paid toward my student loan and the balance continued to grow. After about 8 months of paying \$99 when it came time to recertify I declined. I stoped paying Ameritech and they tried scare tactics to keep me on as a paying customer. I reached out to my lender Nelnet for guidance and came to find out that they never received any payments from Ameritech.
1098	97782206	07/16/2018	Ameritech Financial	Consumer calling about the letter she rcv'd from the FTC vs Ameritech Financial. Consumer states her student loans have been late because they haven't made payments to them. She states she had agreed to pay them \$110/month for 52 months and after that her loan would be forgiven.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1099	97790835	07/16/2018	Ameritech Financial Services	I started talking to them around August 1, 2017 after receiving a letter from the mail regarding "Student Loan Payment Reduction and Forgiveness" offer. I immediately called them through the phone number provided in the letter. I talked to a certain Brandon Panganiban of their company he identified as "Ameritech Financial Services." He told me to write down the money I can save if I am going to proceed with the company's offer. He told me my loan will be reduced and can save up to 65, 820.00. But before that, I need to pay them an upfront payment. I couldn't recall how much (around 300.00 I think), but after I electronically signed the documents they sent to me, they had been collecting 173.00 monthly. I think I started paying the following month after the "contract signing." The reason for agreeing with this payment is that he told me after 13 months of paying 173.00, it will be reduced to \$119.00/month. Ameritech also used nelnet.com as the other company for my student loan. I didn't realize that the payments I had been giving them did not help reduce my educational debt. I am devastated after learning about their deceptive ways to obtain money from poor people like me. I am grateful to Federal Trade Commission (FTC) for notifying me regarding this issue. I still have that piece of paper where I was told to write the money I can save for the next 25 years, and emails and other documents as proof. Thank you so much for hearing me out.
1100	97791220	07/16/2018	Ameritech Financial	Consumer reports he got a membership with Ameritech Financial to get help lower his student loan payments that lead up to loan forgiveness, consumer paid them for two years and just recently found out about the lawsuit we have against them, consumer states he has been trying to get in contact with them but its always busy line.
1101	97791482	07/16/2018	Ameritech Financial	Consumer received a letter from FTC regarding Ameritech refund. There was a # given to call has a promotional ad on it. Consumer paid \$528 via his cc. Consumer was not made aware of the fees upfront.
1102	97791599	07/16/2018	Ameritech	Consumer states she got a letter from the FTC 07/08/2018 for Ameritech. She signed up with Ameritech in 09/2016 207 for a year and then dropped to 99 a month that was direct withdrawl from her bank through Account Management Plus.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1103	97791621	07/16/2018	Ameritech Financial	I received a mail from Ameritech regarding my loan with The Department of Education through Navient. The mail requested that I give them a call because of the amount of my loan which was in excess of \$30,0000.00, I qualify to apply for the Loan Forgiveness Program. I called the number on the correspondence and spoke with a representative by the name of Michael Lopez. I provided Mr. Lopez with my Navient information and also the other pertinent information that they required for me to act on my behalf. From April 16, 2016, I was billed \$207.00 monthly by Ameritech. This sum was deducted from my account every month for eleven(11)months with the last deduction of this amount on February 17, 2017, totalling \$2,277.00. For four(4)months beginning March 17, 2017, Ameritech deducted \$99.00 monthly from my account with the last deduction on June 19, 2017, totalling \$396.00. In total I have paid Ameritech \$2,673.00. I was advised by Ameritech that they would apply for the Loan Forgiveness Program and I was not told, neither was I was aware that this is a free service provided by the Department of Education and that I should not have been charged for this service. Other-Other Update
1104	97791632	07/16/2018	Ameritech Financial	Consumer reports they received a letter from Ameritech Financial offering a lower monthly payment on their student loan and promised a total loan forgiveness after 5 years. Consumer reports they were paying \$132 a month.
1105	97795310	07/16/2018	Ameritech Financial	Consumer states that she hired Ameritech Financial approximately during 2016. Consumer agreed to pay \$99 per month for about 7 years to have her student loans forgiven. Consumer states that she just verified with her lender that no payments were made to her loans. Consumer states she called Ameritech Financial 07/16/18 to cancel her account but was told they would call her back.
1106	97795462	07/16/2018	Ameritech	I recieived an mail that FTC is filing a case/suit againt ameritech,the company i have been using to repay my Student loans. I heen paying for 6-7months now. They promise to reduced my montly payments from \$83 dollars that im currently paying to \$33 dllars after 2 years. I spoke wih one of there reprsentive name Wilson Wesi, we exchange emails about the services they provide and how i would be saving money on repaying my student loans with their plan. This is just is unfair i have been paying for 7months and where have my money gone too. what was i paying \$83 dollars for in the first place. I hope the FTC win the case so i can get all my money pay and put it towards my loan myself. JUSTICE NEEDS TO BE DELIVERED HERE!!

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1107	97795642	07/16/2018	Ameritech Financial	Ameritech Financial called me in August of 2017 from an 800 number and told me that I qualified for an income driven payment and that they would take care of my student loan payments. If I paid \$173.00 a month for one year by a direct debit from my bank account, they would make sure my student loan was being paid and that in 10 years I would be totally debt free from student loans. They did tell me that after one year of paying \$173.00, my payments would drop to \$99.00 a month. I was never told anything regarding Ameritech keeping the money entirely to themselves which is what has happened. When I called to complain, they said they needed additional information from me. However, they never stopped collecting the \$173.00 from me nor did any money or payments get sent to the Dept. of Education. I was severely misinformed and misled. So for 11 months they have received \$173.00/month, yet I still owe the same amount in student loans as I did when this all started last August of 2017. Please help me in resolving this matter as I would like to clear up my student loans ASAP. Thank you, [REDACTED]
1108	97795781	07/16/2018	Ameritech Financial and FEBC aka RAM	I was contacted by Ameritech via cold call and they misrepresented their services to me and did not make me aware that they charged for their services. I was notified by the FTC via mail dated June 27, 2018 that there is a Notice of Lawsuit. I contacted Ameritech on July 16, the day I learned of this lawsuit, and was informed by a representative (Paul) that they will not refund my money for the services they provided. I understand that they should be paid for their services, and they are charging me \$108 per month, but I would like a full refund because they told me that they set up loan forgiveness after a period of time but there is no evidence other than their promise that any portion of my loans will actually be forgiven. Because our relationship was initiated based on material misrepresentation this is a deceptive trade practice and therefore illegal under the law and I am requesting full reimbursement of fees paid to them as a result.
1109	97800761	07/16/2018	Ameritech Financial	In April of 2017, I received a letter in the mail from Ameritech Financial that I can qualify for student loan forgiveness. I had to make four upfront payments and have been making monthly payments to this company to assist with my student loans. However I was notified via mail that the FTC is suing Ameritech Financial for deceptive practices.
1110	97800861	07/16/2018	Ameritech	I have been under service with Ameritech since May 2017. They asked me to pay a \$800 service fee before they could consolidate my loans. They also promised me I could have my loans forgiven through the Public Service Forgiveness Program since I am a teacher in a Title 1 school. Since paying my service fee, AMeritech has directly debited \$100 dollars from my bank account and has yet to consolidate or pay towards my student loans. I have reached out to Ameritech to discontinue my services and ask for a refund of payments I have made. I was directed to answering service which has yet to respond.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1111	97800961	07/16/2018	Ameritech Financial	The consumer received a letter from FTC concerning the notice of a lawsuit with Ameritech Financial. Consumer did business with them to get his student loan back on track. Consumer is paying 82 dollars per month. Consumer had received a letter from Ameritech Financial offering their services.
1112	97801002	07/16/2018	Ameritech Financial	I'm highly upset because I was under the impression that the payments I was making to this company we're going towards my student loans. Other-Other Update
1113	97801110	07/16/2018	Ameritech	They promised to reduce my total student debt amount by \$10k and reduced monthly payments down to \$82. Both my mother and I were there on the phone. I've been paying for three years. I'm livid and want them to reimburse me for these three years of lies.
1114	97801137	07/16/2018	Ameritech Financial	Consumer states she got a letter from the FTC about Ameritech Financial. She saw the ad on TV and got it set up in 12/15/2016. She did call for a refund and they put her status on hold. She paid 207 for 10 months and she 99 for 3 months ending 07/2017. They did not refund her money. Update 07/16/18: Consumer is calling to report that she is giving number for Ameritech. [REDACTED]
1115	97801427	07/16/2018	Ameritech Financial	Consumer reports that she is a victim of the Ameritech Financial. Consumer says as soon as she finished school they began to contact her offering assistance to pay off her student loan. Consumer says they began to offer her there services and get her on a payment plan. Consumer paid about 12 payments of \$82 month. Consumer later found this to be suspicious as her student loans where not going down. Consumer received a letter from the FTC about the lawsuit with Ameritech Financial. Consumer also provided personal information including SSN.
1116	97801534	07/16/2018	Ameritech Financial	I was contacted in 2016 by this company. I was told they were part of a program approved under Obama in which my payments could be substantially less than what I was paying. They said my payments would be \$99.00 a month drafted from my bank account and that this would go towards my school loans. I just received a notice from FedLoan services saying I have missed payments and it turns out Ameritech has not been making payments on my behalf at all. I now have know idea what to do and how to get my money back or get my student loans back on track.
1117	97801559	07/16/2018	Ameritech	Consumer is calling to report that she received a letter from the FTC regarding the lawsuit against Ameritech Financial. Consumer states she contacted the lender of her student loans she was told they had no knowledge of this company. Consumer disconnected call and was unable to provide further details.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1118	97808260	07/16/2018	Ameritech Financial	I received a letter in the mail in 2016 telling me that these people could reduce my student loan debt by calling them so I did. Apparently they consolidated my loans and got me on an income driven repayment plan while charging me several hundreds a month as "processing fees". I contacted them numerous times to ask how this was helping me save money as I was spending way more paying them while my student loan debt climbed with interest as they told me to stop making payments and they would handle payments. Eventually after over a year they told me that if I continue to make qualifying income based payments through them my debt "might" go away in 24 more years. I did my research and found that what they were doing I could do myself for free. I told them I wanted to cancel in mid-2017 and they tried talking me out of it saying I was making a poor decision and that I would end up making mistakes if I did things myself. I refused and cancelled all ties with Ameritech. Several weeks ago I received a letter from the FTC that Ameritech is being sued for deceptive practices. I certainly believe I was a victim of their deception and so am sharing my story. Other-Other Update
1119	97813758	07/16/2018	Ameritech Financial	I was contacted by Ameritech Financial regarding my student loans that were in default and was informed that their services would allow me to come out of default of the loan within a few months. I have paid a total of \$649.00 as of 6/28/18 for assistance from AmeriTech Financial and none of my payments have gone towards my Student Loan balance. I have spoken with the Customer Service Representative Adam Sparacio on several occasions but he has informed me that my payments are applied to my loan and after receiving this notification of this lawsuit regarding fraud, I knew that I needed to report this matter regarding AmeriTech Financial. I will be contacting them to cancel my membership immediately. I am also interested in a refund for the monies I have paid. I have also contacted my financial institution regarding stopping payments from RAM. I hope that the court ruling will allow all parties involved to be refunded their monies for the fraudulent activities made by this company.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1120	97830946	07/16/2018	HHB/AMERITECH Capital One Financial Corporation The University of Texas at Arlington	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: I received a letter from the federal trade commission saying that Ameritech Financial is being sued for deceptive practices. According to the information on my loan account my loans were consolidated on 3/21/2016. This is when I joined Ameritech financial. My first year and half was \$250.00 a month, then it was lowered to \$99 a month. I had several calls from other companies asking me to move over to their company, I am a consistent individual so when I am with a company I stay with the company. Ameritech contacts me via email when I make a payment, before a payment is due and what it will read on my bank statement. I never thought they would be sued. Here is where they started to "rub me the wrong way". I had to change bank accounts and in that process I contacted Holly Haverson with Ameritech asking her to give me the address so I could send them a money order. I did not hear from her so I sent it to the wrong company (Fed-loan Servicing). She contacted me later saying I was behind on my payments and they never received the money. I let her know that I sent it to Fed-Loan Servicing and she said none of my payments are going toward the balance of the loan... Confused I said, how do I get the money back? She said I needed to call Fed-Loan Servicing directly... That was October 2017... I still have not gotten the money back for that transaction. Holly contacts anytime they do not receive a payment or my payment is late because of automatic drafts, however contacting them is a long phone call, and days of waiting. I did take the time to change my password and information for Fed-Loan Servicing and FSA as advised in the letter. Through these websites I have seen that my overall balanced has increased significantly, as if payments have not been made since 2016. I am angry, confused, and disheartened, because I have given a portion of my earned income each month hoping that my, now consolidated loans, would be lowered. As a consumer what can you do for me? --- Fair Resolution: I would think a FAIR resolution is refunding me all my payments made since 3/21/2016 so I can place them toward the balance of the account, since they failed to do so. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1121	97830948	07/16/2018	Ameritech Financial Ameritech Financial	CFPB Sub product: Federal student loan debt --- CFPB Issue Type: False statements or representation   Indicated you were committing crime by not paying debt --- What Happened: I enrolled in Ameritech Financial in November of 2017 and started immediately paying \$237.00 a month for them to assist me with my school loans. ( 10 months of payments)Ameritech Financial led me to believe that they were assisting me with my school debt and that they would be acting in my best interest. None of the money that I have paid to them has gone towards the amount of my student loan. I have not seen any benefits from their services, absolutely NONE..I called the Department of Education and they stated that they have never heard of this company and my arrangement with them was not notated on my account.I have called them to get confirmation on this matter, but I am told due to high volume calls they will get back with me within 24 hours. JOKE on me. I emailed the company and requested that they would not deduct the next payment from my account without clarification of their services.They prey upon the desperate people who already can not afford the high student loan repayments.. So sad --- Have contacted: CC Issuer --- Fair Resolution: I would like for my money to be applied to my student loan account or refunded to me immediately so that I can make that transaction on my own.
1122	97830994	07/16/2018	Ameritech Financial Ameritech Financial Faulkner University	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: August 08/15/2016 I started pay my federal student loan through Ameritech Financial.I contacted the original lender on the loan and found out that none of the money I was paying AF was actually going towards my student loan. I made monthly payments from 08/15/2016 through 08/29/2017 in the amount of 173.00 per month. Then AF told me my payments would decrease to the amount of 99.00 per month after one year.After I contacted the original lender and found out that none of the money was being applied to my student loan, I went to my financial institution, and stopped the automatic withdrawal, which cost 22.00. AcctMgtPlus and GCS 800-398-7191 are the two companies that withdrew monthly payments.I received a letter from Federal Trade Commission dated June 27, 2018, about the law suit against AF and the steps that I needed to take.I have contact AF to request a refund. The only response I have gotten is the 2 emails attached.I have also attached a bank statement showing where the withdrawal was taken out of my account, signed and dated by my banking institution. --- Have contacted: CC Issuer --- Fair Resolution: Total amount paid to AF was 2,447.00. I cannot afford to sweep this under the bridge. This company is fraudulent and they should be responsible for paying every dime of my money.I have attached all documents. Please help!! --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1123	97831082	07/16/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Struggling to repay your loan   Problem lowering your monthly payments --- What Happened: paying student loan back through Ameritech and AES, through a loan program UNCNS. [REDACTED] We have made automatic payments through a M&T account for over ten years, but the balance does not decrease it increases and at this time we are having difficulty making a payment that seems to be working in the reverse. I have contacted the company and the bank but every month the payment comes out and we go further behind. --- Have contacted: CC Issuer --- Fair Resolution: we would like to see in writing this accounts history. recent retirement has decreased our income.
1124	97917423	07/16/2018	Ameritech Ameritech Financial	CFPB Issue Type: Fraud or scam   --- What Happened: Ameritech reached out to me. My husband was murdered and I was under hardship and they contacted me. I thought they were a legitimate company. They informed me that due to my hardship I would be eligible to have loan reduction for my student loans and I had to pay into their company monthly. They took approximately \$190 and change from my checking account each month. This went on for approximately 2 years duration. I started questioning them and asking more questions because I had post traumatic syndrome from my husband's murder and I became suspicious when I was questioning them they reduced the amount I paid each month to \$99. That made me suspicious. I in turn called and talked to Nel Net and they informed me that the company was taking advantage of me and it was not a legitimate company. I called them back and they told me more or less that Nel Net was lying and I was confused, which was intended obviously. Around 4th of July I received a letter in the mail from the Federal Trade Commission in regards to a lawsuit against Ameritech. I followed the protocol in which the Federal Trade Commission told me to follow. They told me to cancel my membership and ask for a refund from Ameritech, in which I did. I was given the run around and calls were not returned to me when I was told they would be. I was told that I would not receive a refund by a guy named Gabe. Gabe told me that I would not receive a refund, I was not entitled to one. I canceled my membership with them. I have not received anything to show that they membership was actually cancelled though. This makes me suspicious that they may go into my account still I will have to close my bank account now. --- Have contacted: CC Issuer --- Fair Resolution: I want them to refund all the monies that they have stolen from me or I will pursue this to the fullest extent of the law.
1125	98605067	07/16/2018	Ameritech Financial	Ameritech charges to provide services that the government's student loan department provides for free. Once involved, they are confusing, provide no information, and lost all of my documents. I also felt pressured into skimming over information. --- Additional Comments: I have already paid them to provide a free service. So, I just want them to leave me alone. I don't want to continue their scam service.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1126	97365140	07/16/2018	Ameritech Financial	Consumer has been paying Ameritech Financial a monthly fee of \$99 for the last seven years to cover their student loan consolidation services. He just received a letter from the FTC regarding action being taken against Ameritech.
1127	97370702	07/16/2018	Ameritech Financial	I was contacted via mail by Ameritech Financial in February of 2016 offering help consolidating my student loans based on my income. I was paying \$576/month for two loans and was struggling to make the payments, so I called the number on 2/5/16. I was led to believe that my monthly payments would go to the loan companies (Great Lakes Financial and AES), and they would be income-based so they went down to \$99/month, which was very affordable to me. I paid Ameritech three monthly payments of \$407, on 3/4/16, 3/21/16, and 4/19/16. After that, my payments were \$99/month. This was from 5/19/16 until 3/21/17. I got married in November of 2016 and we started filing our taxes jointly, so I was no longer eligible for my income-based payments. I canceled my agreement with Ameritech and began paying my loans directly to the companies again. All told, I have paid Ameritech \$2,310 and none of that went towards my actual student loan debt. I believe I have been frauded and misled by them.
1128	97375836	07/16/2018	Ameritech Financial	Consumer has been paying Ameritech Financial a monthly fee of \$98 for the last year to cover their student loan consolidation services. She just received a letter from the FTC regarding action being taken against Ameritech.
1129	97375892	07/16/2018	Ameritech Financial	Consumer has been paying Ameritech Financial a monthly fee of \$82 for the last year to cover their student loan consolidation services. She just received a letter from the FTC regarding action being taken against Ameritech.
1130	97376664	07/16/2018	Ameritech	Consumer got a letter from the FTC about the Ameritech Complaint. Consumer will close out her bank account. Consumer lost \$686. UPDATE 071618:Consumer stated they are denying refund. [REDACTED]
1131	97459112	07/16/2018	Ameritech Financial	Consumer reports that he is a victim of the Ameritech Financial. Consumer says as soon as he finished school they began to contact him offering assistance to pay off his student loans. Consumer says they began to offer him there services and get him on a payment plan. Consumer made payments of 13 months paying up to \$2847. Consumer later found this to be suspicious. Consumer received letter from the FTC about the lawsuit with Ameritech Financial. Consumer also provided personal information including SSN.
1132	97563572	07/16/2018	Ameritech Financial	Consumer stated she received a letter from the FTC about Ameritech and wanted to find out more information. Consumer was enrolled in their loan forgiveness. Consumer was told their was a \$800 upfront cost and would factory that payment into her monthly payments of \$109 per month. Consumer paid an auto payment for three years so far out of her checking account.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1133	97593279	07/16/2018	Ameritech Financial	Consumer has been paying Ameritech Financial a monthly fee of \$132 for the last year to cover their student loan consolidation services. So far she has paid them \$1620 which has not gone towards her student loan debt. She just received a letter from the FTC regarding action being taken against Ameritech.
1134	97605187	07/16/2018	Ameritech	Consumer reports that he got a letter from FTC concerning the Ameritech lawsuit. He has sent them money and they have not paid any student loans. Consumer saw an ad for Ameritech online and has paid them. Consumer reports that Ameritech repeatedly asks him for his PIN # for Mohila.
1135	97702124	07/17/2018	Ameritech Financial	Consumer calling to report that he got a letter from the Ameritech. Consumer states that he contacted Ameritech Financial when he was looking for a student loan forgiveness plan. Consumer has paid \$320 for the past 4 month. UPDATE: 7/17/18 Consumer wanted to notify that the company will not give him a refund. [REDACTED]
1136	97814428	07/17/2018	Ameritech Financial	I have been paying my loans through Ameritech for close to 4 years. And I still was receiving bills from the studen loans servicer. I would call and they would tell me that it would be fixed. The next month I would get another bill in the mail. I started to notice that my payments were not going toward my loans. They would even charge me for filing the paperwork.
1137	97814483	07/17/2018	Ameritech Financial	Consumer has been paying Ameritech Financial a monthly fee of \$99 for the first year and \$49 for the last five months to cover their student loan consolidation services. So far she has paid them \$1433 which has not gone towards her student loan debt. She just received a letter from the FTC regarding action being taken against Ameritech.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1138	97814494	07/17/2018	Ameritech Financial	tactics, they convinced me that it was in my best interest to transfer my student loan debt to them so as to save a considerable amount of money through deferment and reduced interest rates. Chris Patton, the technician I spoke with, used lies and deceit to tell me exactly what I wanted to hear and convinced me to manage my loans through Ameritech for immediate financial relief. My current loan payment amount at the time was approximately \$288 monthly, and through Ameritech, I was told that this could be reduced to \$100 monthly with an additional \$200 to Ameritech for the first year as curator of the loan. I signed on with the assumption that an extra \$12 a month for the first year was well worth reducing my loan payment to \$100 in the long run. In August of 2016, I received notification that my loan payment was due. I was confused on the matter and emailed Chris Patton, yet he did not return any of my correspondences. A couple days before the payment was due, I called Ameritech directly. Here I was finally told that Ameritech was not responsible for making payments on my behalf. I realized then I will be paying them approximately \$3600 to file paperwork. I was told that I could cancel any time, but would go back to paying the full \$288 monthly loan amount, and now, an additional \$800 to Ameritech from the months of May through August. I immediately wanted to speak to a supervisor to let them know I had been taken advantage of. After being put on hold for an extended period of time, plus the fact that I was on vacation, I ended the call. To add insult to injury, I then received multiple requests and reminders to 'rate' the conversation and encouraged to give a favorable review. The fact that they seemed to care more about service referrals to people I know and ratings made me realize that this was a sham organization caring only for commissions. I looked them up on the BBB (Better Business Bureau) and was not surprised to see that they weren't even rated. Approximately a year later in August 2017, I received another call asking if I wanted to continue with Ameritech's services now that the \$200 payment after the first year was complete and I would only be responsible for around \$90 a month for their 'services'. My main concern was that I would go back to paying the full \$288 loan amount, so I repeatedly asked if my payments would revert to the full amount if the contract was ended. The technician said that I would again be responsible for the full \$288 monthly payment, so I felt I was resigned to maintain the contract. I later realized that
1139	97814521	07/17/2018	Ameritech Financial	Consumer has been paying Ameritech Financial a monthly fee of \$108 since May of 2017 to cover their student loan consolidation services. So far he has paid them \$1404 which has not gone towards his student loan debt. He just received a letter from the FTC regarding action being taken against Ameritech.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1140	97820721	07/17/2018	Ameritech Financial	Consumer has rec'd a FTC v. Ameritech Financial letter in the mail. Consumer reports that she had been enrolled for their services for over a year after they contacted her by phone. She has cancelled her membership with Ameritech Financial after she found out that she could have been taking care of this herself with Nelnet for free. She states that Ameritech Financial had her believing that Nelnet was fraudulent. Consumer has just contacted Ameritech and was informed that the FTC letter she has rec'd was fraudulent. She is expecting a callback from Ameritech. She feels cheated. She wants an refund for the work that she could have done for herself.
1141	97820827	07/17/2018	Ameritech Financial	Consumer states he received letter from the FTC regarding Ameritech, he stats he has paid about \$1500 with monthly payments since 07/17/2017.
1142	97820913	07/17/2018	Ameritech Financial	I was contacted originally by Ameritech Financial in October to help me with my student debt- they claimed if I registered with them and paid the monthly fee at one point my debt would be forgiven....I paid monthly installments of \$108 every month since November.... I then received a letter from the FTC regarding the law suit. I am hoping I can get a refund for the months I paid to them. I contacted them directly and received no resolution- they said someone would be calling me back regarding my opened case.
1143	97820953	07/17/2018	Ameritech	Consumer received a letter from FTC vs Ameritech. Consumer saw an ad online about student loan forgiveness. She called Ameritech and was told that they could help consolidate her student loans so she could pay it off sooner. She was asked for \$588 to participate in the program. She told them that she had been unemployed and could not pay. She worked out a payment plan. She paid \$82 a month which \$42 was going to pay the company fee. Consumer states that the second payment should have been \$33 but was still paying \$82.
1144	97821048	07/17/2018	Ameritech Financial	Consumer called in regards to a letter he received from FTC VS Ameritech Financial. Consumer wanted to know what he needed to do about this. Consumer states that he received a letter from Ameritech offering student loan forgiveness if consumer paid \$300 per month for the first 6 months and \$100 per month after.
1145	97821228	07/17/2018	Ameritech Financial	I wanted to consolidate my student loans. I contact Ameritech in the hopes that they would help me. I sent them all documentation needed to support my request. I was told that if I pay \$99 per month for 10 years my loans will be forgiven. Sounded good to me. Only to receive a letter that this company is a scam. I try to cancel my membership, and was told someone will be in contact with me. No one has called. I have been paying them for the past year....\$3000 gone (this included 3 large payments before the \$99 payment kicks in) thinking im getting the assistance I needed. Can someone help me with this?

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1146	97821307	07/17/2018	Ameritech	Consumer states that she received a letter from the FTC stating to be suing Ameritech due to deceptive practices, consumer states she was offered assistance with reducing her student loan from Ameritech. Consumer states that she was told if she paid \$99 a month, they were able to forgive her loan. which she found out that no payment was going to her student loans. consumer wants to know how she can retrieve her money and where to receive additional information.
1147	97821347	07/17/2018	Ameritech Financial	Consumer reports that she is a victim of the Ameritech Financial. Consumer says as soon as she finished school they began to contact her offering assistance to pay off her student loan. Consumer says they began to offer her there services and get her on a payment plan. Consumer paid about 7 payments of \$49 each. Consumer later found this to be suspicious because her payment was going elsewhere. Consumer received letter from the FTC about the lawsuit with Ameritech Financial. Consumer also provided personal information including SSN.
1148	97821415	07/17/2018	Ameritech	I received a call from ameritech financial who stated they are a service who will take a deposit to get their services started and each month I pay will go into a secure account, I was told that if I pay on time for 3 consecutive years that I would no longer need to pay, they would take the money paid over the years and apply it towards my loans and I would actually save 100%.They have been withdrawing \$99 from my account for the last 15 months and I feel totally scammed. I am wanting my money back and I am prepared to go thru whatever measures necessary in order to get my hard earned money back
1149	97821428	07/17/2018	Ameritech	Consumer got a letter from FTC about Ameritech and wanted to file a report.
1150	97827508	07/17/2018	Ameritech Financial	Consumer reports she was contacted by Ameritech Financial who offered to lower her student loan payments and forgive her loan, consumer paid them for three years in the total of \$4,000 but consumer just found out they were sue for fraudulent practices.
1151	97827555	07/17/2018	Ameritech Financial	Consumer is calling to file a complaint against Ameritech Financial .Consumer received letter from FTC regarding the recent lawsuit that was filed against this company.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1152	97827605	07/17/2018	Ameritech Financial Service	I originally received a letter in the summer of 2016 and considering that my monthly loan payments was \$800, i had to do something for my cost of living in NYC. I believe i called the number in the letter and spoke to a representative. September 2016 started the process after I spoke with Jessica McCray in order to provide financial information to submit an income-driven request in order to reduce my payments. I had to authorize documents through and Adobe online signature program, in addition to 2 large upfront payments for management services, as i was told, in October and November 2016. That totaled approximately \$698.56, but in my mind, that beat paying the \$800 the government was asking me to pay, and thereafter my payments would be substantially reduced. I did not stop to think that i could have easily consolidated as i had done on my own after my college years. Subsequently, and since December 2016 i have been paying monthly fees of \$99 to Ameritech Financial, also known as Global Client Solutions, and ACCTMGMTPLUS, as indicated in their sporadic text messages regarding monthly withdrawals from my checking account. Recently, as in June 2018, I was asked and pretty much annoyed to sign "re-authorization" forms as i was told. I had some issue as it made it seem that i would be again paying some large upfront payment and only after being assured that i was not did i sign the most recent documents. If i can be reimbursed for all payments made to-date, that'd be great. I will call them to cancel my services in the next day or two. Thank you, [REDACTED]
1153	97827626	07/17/2018	Ameritech Financial	Consumer is calling to file a complaint against Ameritech Financial. Consumer states she paid a total of \$2000. Consumer states she was directly dealing with a government program. Consumer received letter from FTC regarding the recent lawsuit that was filed against this company.
1154	97827798	07/17/2018	Ameritech	Consumer got a letter from FTC about Ameritech and wanted to file a report.
1155	97827843	07/17/2018	Ameritech	Consumer reports that she got a letter from FTC concerning the Ameritech lawsuit. He has sent them money and they have not paid any student loans. Consumer got a letter from Ameritech online and has paid them \$2300. Caller has contacted Ameritech and cancelled the account but they have told her she will not get a refund.
1156	97827938	07/17/2018	Ameritech	Consumer is calling to report she received a letter from Ameritech v. FTC and she is wondering where her money went. Consumer states she was informed by Ameritech that they were a big private organization and the issue was that they were charging only a fee that was not discussed. Consumer decided she wanted to contact he original lender provider to find more info on what is going on with her loan. Consumer states she would call back.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1157	97827947	07/17/2018	Ameritech	Ameritech contacted me by phone a few years back and charged for consultation. I paid monthly payments via auto debit up until this year simultaneously with Nelnet believing the money was being paid toward my loans. I simply quit paying them when Nelnet's deadline was three months before Ameritech's. So I researched the discrepancy and quit paying Ameritech which almost got me into real financial trouble. I have not requested a refund yet. \$3000 is a rough estimate.
1158	97834655	07/17/2018	American Financial Benefits Center	Consumer states that in 2015 she entered into an agreement with American Financial Benefits Center. Consumer has not received any letters from the FTC in regards to this company but is aware that it is a scam and that they had not been paying her servicers but in total she has paid them over 3442 dollars.
1159	97834770	07/17/2018	Ameritech Financial	Consumer got the letter from the FTC regarding the Ameritech Financial lawsuit. Consumer has been paying them for the past year \$89 a month for a total of \$1.602. Consumer got contacted by them by mail.
1160	97835114	07/17/2018	Ameritech	Consumer is calling saying she had received a letter from the FTC about Ameritech. Consumer wants to file a complaint against them. Consumer says she has bin with them for 2 years.
1161	97835264	07/17/2018	Ameritech	Ameritech contacted me, specifically "Greg Jones," which clearly wasn't his real name. He hounded me by calling daily telling me I can lower my student loan payments from \$370 to \$100 a month. I was unemployed at the time so I thought this was a good thing. It was only after 3 months (November-January) I realized none of my payments were going towards my student loans. When I called him and confronted him, he said that \$100 a month was to "service" my loans and nothing went towards my actual loans. I complained online to a few google reviews about this RIPOFF company. I spent \$316 and glad I caught it when I did. They must be ripping a lot of people off and need to be shut down immediately.
1162	97835282	07/17/2018	Ameritech	Consumer is calling to file a complaint against Ameritech Financial Consumer states he paid a total of \$1600. Consumer received letter from FTC regarding the recent lawsuit that was filed against this company.
1163	97843299	07/17/2018	Ameritech	Consumer received a letter from FTC vs Ameritech. Consumer states that his friend was dealing with Ameritech and recommended them. He called the company and was told about the programs that was a third of what he was paying and if he did not miss a payment, he could qualify for loan forgiveness. He got an \$74 a month for the service fee over what he was paying to the loan.
1164	97843473	07/17/2018	Ameritech Financial	The consumer is calling in regard to Ameritech Financial. Consumer states they have paid a total of \$2,128 and that the initial \$800 was for membership and processing fee's.
1165	97843844	07/17/2018	Ameritech	Consumer called to report that he received a letter from the FTC regarding Ameritech. Consumer states that he was in a loan forgiveness program with Ameritech. Consumer states that he had paid approximately 3000 dollars.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1166	97843857	07/17/2018	Ameritech Financial	AMERITECH COMPLAINTS: The consumer rcv'd the Ameritech letter from the FTC. The consumer has paid them over \$1000.00. The consumer is getting e-mails from Ameritech possibility due the fact the consumer stopped paying them.
1167	97843893	07/17/2018	Ameritech	The company pressures you into thinking that without them you have no other alternative to handling your loans. They tell you how much you will have to pay once they obtain all your income information. Then they put you against the wall by stating that they can help you lower the payments to zero dollars by paying 108 dollars a month which will subscribe you to a towing service and other additional UNWANTED services that you have no choice but to sign up for. They state that all this is part of their service requirement so you dont just have ONE service in ameritech.. you have to pay for their partners as well. They read to you all the benefits of paying for their partners and then your off to paying 108 dollars a month to have 0 dollars a month in your student loans while signing up for other unwanted services like road side assistance.. that i did not want .. but they stated it comes with the deal. Till this day i never logged in or used any of their services. I paid 108 dollars since July 2017 totalling to 1,404. I can prove with my bank statements. When i tried to cancel they wouldnt do it .. i tried canceling since i got the letter in June and everyday that I called they kept putting me on hold and saying someone would call me back. No one ever did.. come July they charged me again after i called atleast 10 times to cancel my services because it was all fradulent. Today the supervisor told me he wont issue me any refunds including July because I never called to cancel. Keep in mind i have been calling to cancel since I got this letter in June.. I asked him to read the notes on my account and he told me "there arent any notes" At this point I got it loud and clear.. they want money and are willing to do what ever it takes to get it .. I had to call my bank account and tell them not to let this merchant take any more money off of my account because they are fradulant. Please let me know what other steps I have to take to issue my refunds and possible court case against this company

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1168	97843965	07/17/2018	Ameritech Financial	My daughter graduated from college in May 2015 as a teaching major. We had borrowed quite a bit of money from Fed Loans. I had received something in the mail from Ameritech Financial about reducing the loan amount. This seemed like the perfect opportunity to make it affordable. After the initial payments to set up the process we were told we would be only \$99.00 per month going forward. In early 2018 when I had to reapply for an income driven payment plan I provided all the documentation to Fed Loans myself. I did actually contact Ameritech Financial in regard to what am I paying them for when I did the income verification process myself. I did not really get much of an answer. I figured I made a stupid mistake and would have to deal with it. Then I received a letter from The Federal Trade Commission which pretty much verified what I was beginning to think. Neither my husband nor myself had the opportunity to go to college and we wanted better for our children. My daughter is the second of our children to graduate from college so any little financial help was appreciated.
1169	97843975	07/17/2018	Ameritech Financial	Consumer is calling to file a complaint against Ameritech Financial. Consumer states he paid a total of \$1188. Consumer states he went online and saw that his student loans have not been paid on by the company. Consumer states he contacted the company for a refund and he was told they aren't able to provide one. Consumer received letter from FTC regarding the recent lawsuit that was filed against this company.
1170	97844044	07/17/2018	Ameritech Financial	I received a letter about repayment plans and forgiveness mentioning President Obama. I had heard that he was doing something that revolved around student loan forgiveness, so I contacted Ameritech. I called them the next day and asked a lot of questions. They had convinced me that my loans would be forgiven if I stayed with the service for 25 years. The representative did some math with me and informed me that at my current rate of loan payment I would be saving around \$10,000 using Ameritech Financial to handle my document preparation, since I would be paying them and they would reduce the rate of my loans to a manageable amount based on my income. After sending them my tax documents and income, I was informed that the amount I was eligible to reduce my monthly loan payment was \$0 a month. So I would be paying Ameritech financial their monthly fee of \$99.00 to keep my loans at \$0. This went on for 15 months after my initial fee of \$1,348.00 that was divided into 4 payments of \$332.00. The total amount I have been charged thus far is \$2833.00

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1171	97844069	07/17/2018	Ameritech Financial	up. I had just got started working my dream career after attending college. I figured now would be a good time to consolidate my loans and get those things paid off quickly. So I contacted Ameritech Financial and spoke to a gentleman on the phone for well over an hour. I told him about the two companies that I had loans through and how much they were wanting me to pay each month. I explained on a teachers salary I couldn't afford what they were asking for each month. He explained to me that he could bundle all of my loans and I make one low monthly payment to the company and then the company would pay the companies whom my loans were through. I agreed and this was in July of 2016. The agent explained to me that I would pay \$207 for 13 months and then \$99 each month thereafter. He explicitly told me that these payments would go directly to my student loans and then I wouldn't have to worry about paying large amounts to separate student loan companies. The paperwork to get this started immediately followed. I sent in by fax and mail all of the documentation they had asked for from me. The payments were set up on auto draft on the day I get paid each month. The payments began to be taken out and it appears everything was going well. After the 13 months of \$207, \$99 began to be withdrawn from my bank account in September 2017 through June 2018. I didn't know anything was wrong with my student loans until I went to see what kind of house loan I could get if I sold my current house, and moved to a house closer to where I work. I live 45 miles from the school I work. When I got the information back from the mortgage company I was applying for a loan at and I found out what my credit score was it prompted me to immediately check my credit score. I checked my credit score and saw my student loans now appearing in the negative field. I didn't think that was right at all and thought back to my conversation with Ameritech Financial. Ameritech Financial assured me my credit wouldn't be affected by bundling my loans together and now my credit was affected. I had just started my summer break and I was preparing to visit my father who lived in Colorado. I figured let's have vacation and handle it when I come back. That is exactly what I have done. When I got back from vacation, I found your letter in the mail. I opened it up and went into an extreme panic. I felt taken advantage of and was upset because I let this happen to myself. I couldn't believe the stuff that I read on the BBB site at this point. When I first looked them up they had glowing reviews and now they didn't. When
1172	97847378	07/17/2018	Ameritech	Consumer is calling to report he received a letter from the FTC stating the Ameritech. Consumer states he has been paying \$174 monthly that has been automatically withdrawn from his bank account. Consumer states he would want to gather more info on this incident since he is just worried but does not have a complain because he is not sure if his student loans have been getting paid off. Consumer did not want to provide additional info.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1173	97847644	07/17/2018	Ameritech Financial	A few days before I joined Ameritech Financial I received a yellow postcard in the mail. It had Student Loan Department, an account number, phone number, and a message relaying student loan payment reduction and forgiveness. On the back it stated that I could participate in this program that would save me thousands on my student loans. I called the phone number and talked with Ms. Jennifer Eversole who told me if I joined the program that some of my loans would be forgiven and the monthly payment on my loans would be smaller. She said that my monthly payment would be \$99. June 24,2016 is the day I received an email that I was now a part of the program. All this time I was thinking my \$99 a month was going toward paying off my student loans. One day I was talking with a friend about it and she said I need to be careful about these programs and told me to look them up at the Better Business Bureau. I did and Ameritech Financial did not have a very good grade. I checked my student loans and the numbers did not add up meaning none of the \$99 a month was going towards them. I called them December 20, 2017 and cancelled my account with Ameritech Financial. I could not believe that this whole time I was paying \$99 a month it was going to Ameritech Financial and not toward paying off my student loans. Other-Other Update
1174	97847656	07/17/2018	Ameritech Financial	Consumer is calling on regards to a letter received by the FTC about Ameritech Financial. Consumer reports that Ameritech Financial have promised to enroll consumer into a government program that they claimed would permanently lower monthly student loan payments for a loan forgiveness. Consumer reports that they have been taking \$132 monthly. Consumer reports that he called Ameritech Financial on regards to the letter received by FTC and was informed that his money was going towards the loan.
1175	97848123	07/17/2018	Ameritech Financial	The representative called me up offering a lower payment plan and a loan amount overall price cut. He took down my information and even email letters with the information about the loan payments and guaranteed the information of the amount I was going to pay off. They have been taking out my money month to month. The representative even connected me with another person that was from "Ram" for payments. They send me month to month email of payment but never give me an update on how much I owe or what is going on with my loan.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1176	97854530	07/17/2018	Ameritech Financial	The people thier were really nice and friendly. i thought everything was taken care of because they explain where all the money was going towards. My biggest concren was paying my student loans on time and start getting them paid off. I even asked again to make sure that they would pay on my behalf and the answer was yes. so i did everything they asked to help set it up and get the ball rolling on repaying my student loans. Then i started getting late notice from nelnet after a few months. I called Ameritech Finanial and the again said they would take care of it and I should not get a notice about late payment again and I haven't had one. So i am calling to cancel my membership/ their services to me.
1177	97918329	07/17/2018	Ameritech Financial Ameritech Financial Longwood University	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: In June 2016 I became a client of Ameritech Financial, a firm which indicated that they would ensure my enrollment in the Federal Public Service Debt Relief program for student loans. I made a series of monthly payments beginning in July 2016 that amounted to \$3,357. After becoming aware that the Federal Trade Commission is currently bringing a lawsuit against Ameritech Financial for fraudulent practices, I closed my account with the firm on July 16, 2018. After contacting Ameritech, they were not able to confirm that I was actually enrolled in the debt relief program, and I am currently waiting for a call back from another representative from the company so that I can find out where each payment that I paid them was actually applied. Ameritech placed my loans in forbearance, and no payments have been applied to the loans since I became one of their clients. --- Have contacted: CC Issuer --- Fair Resolution: I am seeking a full refund in the amount of \$3,357. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
1178	98605076	07/17/2018	Ameritech Financial	I paid Ameritech for a service that they could not provide. I received a notice of a law suit and was given a number to call about a refund. When I called I was refused a refund. --- Additional Comments: I would like to get a refund on the amount I paid for a service that could not be provided.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1179	98933925	07/17/2018	Ameritech Financial	<p>AmeriTech Financial reached out to me offering to help me consolidate my student loans. I paid for their services for 9 months, all while under the impression that what I was paying them on a monthly basis was going toward my student loan amount as payments each month. The company does not disclose this information up front but they do not make payments toward student loans. The monthly payment I was making to AmeriTech Financial was not being applied to my student loans at all and when confronted about this by me, the company told me that they had disclosed that fact to me from the very beginning. I paid AmeriTech Financial for their services of consolidating my loans in hopes that they were actually making my student loans decrease in the overall amount. I paid them close to \$700 overall because I was under the impression that most of that was going toward my student loan balance. Now that I have cancelled my services with AmeriTech Financial, I wish I had that close to \$700 back from that company so that I could pay that amount toward my student loans on my own. This company is being prosecuted for these false advertisement of services. -- Additional Comments: I want my refund of almost \$700 and I want compensation for the company falsely advertising that they could lower my student loan monthly payment and even forgive my student loans completely.</p>
1180	97407468	07/17/2018	Ameritech Financial	<p>Consumer received a letter from the FTC in regards to the lawsuit against Ameritech Financial. Consumer states that she contacted Ameritech Financial on the referral from a coworker and the company claimed that they would get the consumer's student loan payments lowered. Consumer states that the company told that her loan would be forgiven in 10 years if she continued to pay the company. Consumer states that she paid a monthly fee to the company and an upfront fee but consumer did not have a total monetary amount available at time of report. Consumer has since found out that she could have had her payments lowered free of charge had she contacted the lender. UPDATE 07.06.2018: AMERITECH COMPLAINTS: The consumer provided the amount she paid to Ameritech Financial. [REDACTED]. UPDATE 07.06.2018: AMERITECH COMPLAINTS: The consumer stated that she rcv'd a e-mail from Ameritech Financial saying they did nothing, and they are filing a counter suit against the FTC. [REDACTED] UPDATE: 07/17/2018 Consumer reports that Ameritech advised her that they will not be giving any refunds because they have done nothing wrong.</p> <p>[REDACTED]</p>

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1181	97221154	07/18/2018	Ameritech Financial	I was made aware by the FTC that they were in a countersuit with Ameritech Financial for misrepresenting their clients. After calling Ameritech they then explained to me that the money I have been paying them has not been going towards my student loans. I was told at the beginning of the agreement that I would go into the loan forgiveness program and by working with them and paying them my loans would be paid off in as little as 8 years. They lied to me and when I asked for a refund they denied it.
1182	97221247	07/18/2018	ameritech financial	I thought ameritech financial was going toward my student loans and until I received letter in mail I was never aware that they weren't. I have no clue who I should be paying my student loans too or how much I owe. I need help trying to figure out how to take care of this.
1183	97221266	07/18/2018	AmeriTech Financial	I had been receiving mail claiming to help reduce student loan debt and even student loan forgiveness (mid 2017). I finally responded to them with a call and spoke to a female representative. She discussed the process and all terms and conditions. She said that the payments would start at \$100 then drop to \$99.00 a month. According to my bank account, the first payment drafted out of my bank account as "PMT RAM PMT" with a trace number included in the amount of \$100.00. Every payment every month afterwards until present day has automatically drafted in the amount of \$108.00 (07/16/2018). The total amount automatically drafted from 10/18/2017-7/16/2018 is \$1072.00 (according to my bank statements). I recently received a letter/ Notice of Lawsuit from the FTC. Therefore, I am responding by taking action. Today, 07/18/2018, I called AmeriTech Financial to receive help with my account password change and access. The person answering the phone said "all representatives are busy and someone will call you soon to help you." It has been a couple of hours now and no one has responded. I hope to receive help soon in resolving this lawsuit or taking action. I would like my money back as I am a single mother. Thank you for reaching out to me. May God bless you. [REDACTED] Other-Other Update
1184	97813787	07/18/2018	Ameritech Financial, Inc.	Recently I received a NOTICE OF LAWSUIT from the Federal Trade Commission regarding the deceptive practices of Ameritech. I was deceived by this company and am now filing a complaint with the FTC. On 5/24/16 I drafted and faxed a Cease & Desist letter to Brandon Frere of Ameritech Financial. I had to close my bank account when I figured out this was a scam because they had all of my personal information for my student loans as well as my personal bank account information. I still have a copy of that letter and proof of fax. Please contact me by mail or cell phone. Thank you. UPDATED: 7/18/2018 The consumer called to ask about the class action suit. [REDACTED]
1185	97854954	07/18/2018	Ameritech	Consumer got a letter from FTC about Ameritech and wanted to file a report.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1186	97861698	07/18/2018	Ameritech Financial	Consumer is calling on regards to a letter received by the FTC about Ameritech Financial. Consumer reports that Ameritech Financial have promised to enroll consumer into a government program that they claimed would permanently lower monthly student loan payments for a loan forgiveness. Consumer reports that she has paid them \$300 a month. Consumer reports that she has contacted Ameritech Financial for a refund and they informed consumer they would not refund her money.
1187	97861941	07/18/2018	Ameritech	Consumer states that he received a letter from the FTC stating to be suing Ameritech due to deceptive practices, consumer states he was offered assistance with reducing his student loan from Ameritech. Consumer states that he was told if he paid \$99 a month, they were able to forgive her loan. which he found out that no payment was going to his student loans. consumer wants to know how he can retrieve her money and where to receive additional information.
1188	97862056	07/18/2018	Ameritech Financial	Consumer rcv'd a letter about FTC v. Ameritech Financial. Consumer has been paying Ameritech Financial every month to resolve their student loans, but is now concerned about the FTC's action against them. Consumer agreed to a contract of 120 months at \$99/mo, plus a \$400 enrollment fee.
1189	97862160	07/18/2018	Ameritech	Consumer stated that he got a letter from FTC about Ameritech. Consumer stated that Ameritech contacted him to reduce his student loan debt, he paid upfront fees of \$200, \$90 monthly and he paid \$2500 total. Consumer stated that they were supposed to be paying off his loans. Consumer stated that his payments are showing current and he does not owe anything currently.
1190	97868279	07/18/2018	Ameritech Financial	on January 23rd, 2018 my freind told me that Ameritech Fiiancial cn help me with Student loan, I give them a call. Taylor PARROTT was on the phone, she told me that, Ameritech can help me prepare the documnet for Student loan and help me make autopayment for \$235 monthly for 6month, then the monthly payment will go down to \$119 montly, including their one time fee for document preparation fee. It was my surprise that, no paymnt was ,made on my behalf to deparment of education while Ameritech have been withdrawing a monthly payment of \$235 of my account since March 14, 2108 to July 2108. when I got a notice from from FTC regarding no payment on my behalf, I called to cancel their service and request a full refund but Ameritch representatvie is refusing to process refund. and he argue that I have sign up for Financial Education benefit center . I have nerver sign any document for FEBC for ameritech, I have accpet to be a members. I filing this complain to request my full refund, and posuit a legal action to restitute all my right. Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1191	97868438	07/18/2018	Ameritech Financial	Ameritech Financial solicited money from me under false pretenses. I would like a refund and help with forgiveness of my student loans. They took advantage of those who are caught up in the American student loan debt mess. I believe they should compensate those who they lied to. They kept their customers uneducated and in the dark in order to take their money. Ameritech claimed to be offering help but only took my money.
1192	97868630	07/18/2018	Ameritech	Consumer states that she received a letter from the FTC stating to be suing Ameritech due to deceptive practices, consumer states she was offered assistance with reducing her student loan from Ameritech. Consumer states that she was told if she paid \$88 a month and also one time fee of \$150, they were able to forgive her loan. which she found out that no payment was going to her student loans. consumer wants to know how she can retrieve her money and where to receive additional information.
1193	97868645	07/18/2018	Ameritech- American Benefits Center	Consumer received a letter from FTC vs Ameritech. He got a letter from American Financial Benefits Center telling him to call. He was told that since he was unemployed he could get a zero based repayment plan. He was told that as long as he paid \$50 a month for 10 years his loans would be forgiven. He has been paying \$50 for 3 years totaling \$1800.
1194	97868934	07/18/2018	Ameritech Financial	Ameritech Financial sent me a letter in the mail stating I qualified for the student loan forgiveness program. I gave them a call believing that they would help. I was told if I would make monthly payments to them I would be able to get my transcripts and get back into school. And that they would talk to the other loan places that I had school loans with to help consolidate all my loans. But I had to make sure my first nine monthly payments were made on time and that this would go to my student loan balance of \$32400 something. I believe my first initial payment was \$150 and then \$85 up till March. Then they refunded me an amount of \$150 I believe I cant remember the reasoning. But then they dropped my payments to \$83 a month. When I did try to contact the company I would have to call at least 3 or 4 times or email them before I would get a response. Then a few days ago I got the letter in the mail regarding the lawsuit that's been brought against Ameritech Financial.
1195	97885780	07/18/2018	Ameritech	Consumer wants to be included in the suit against Ameritech because she has asked for a refund but they have refused to give her a refund.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1196	97885863	07/18/2018	Ameritech	Consumer is calling to report she received a letter from the FTC regarding the lawsuit against Ameritech, Consumer states she had paid a total \$740 which she paid through her bank DC. Consumer has contacted Ameritech and they denied her request for a refund. Consumer states they stated she had just been paying the application fee and services. Consumer has contacted her original student loan servicer and was informed they were not paying off her student loans. Consumer had initially Google for a company to consolidate her student loans and she found them.
1197	97885911	07/18/2018	Ameritech	This complaint is in reference to Ameritech Financial and my student loan debt. In the spring of 2016, I was given a link as a referral by a friend who told me that this company could reduce my student loan debt down to a small monthly payment. In short, I was rushed through the information, told that I qualified for student loan forgiveness even though I teach at a for-profit school and have no dependents. I paid a large fee for the initial services (about \$799) and have paid them \$100 every month since. About two months ago, I was informed that I didn't qualify and that what I was told originally was incorrect. I was then told if I continued to pay them the monthly fee that in 25 years my student loan would be paid off. There have been many red flags since the beginning but I was sadly desperate to do something about my loan payments. I regret having ever called them. Now, I have made payment arrangements with my loan service provider and will have to accept the fact that even at my age, I can still be fooled.
1198	97894694	07/18/2018	Ameritech Financial	Consumer is calling because he received a letter from FTC VS Ameritech. Consumer states that he received mail from the company offering to help him with his student loans. Consumer was told that they could offer him a service that is not offered by his loan servicer. Consumer paid the company a fee of \$400 for the first three months and then \$100 a month thereafter. Consumer has paid a total of \$1800 that has been auto drafted from his bank account. Consumer called Ameritech to cancel the service and asked for a refund and was told that they cannot refund the money because they provided the services promised.
1199	97894800	07/18/2018	Ameritech	Consumer reports that she got a letter from FTC concerning the Ameritech lawsuit. She has sent them money and they have not paid any student loans. Consumer got a letter from Ameritech soliciting her and has paid them a great deal of money

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1200	97894832	07/18/2018	Ameritech Financial	Hello, I was contacted by Ameritech Financial through the mail, when I called them to ask some questions they said they could drastically my monthly payment on my student loans. I agreed and have been making payments to them since September of 2017. I received a letter from the FTC regarding a lawsuit against Ameritech Financial and called Nelnet to see if payments have been going towards my student loan and they have not. I have qualified for \$0 payments that will expire in November 2018. But, I have paid \$2,051 to Ameritech...where has this money gone? I am devastated because I am afraid I am going to have to pay the high payments I was paying before, which broke me. They seemed very helpful, but it was too good to be true.
1201	97894843	07/18/2018	Ameritech	Consumer reports that she got a letter from FTC concerning the Ameritech lawsuit. She has sent them money and they have not paid any student loans. Consumer got a letter from Ameritech and has paid them a great deal of money
1202	97895157	07/18/2018	Ameritech Financial	I have a federal student loan for my son's college. I received a piece in the mail from Ameritech about loan reduction and forgiveness, which I called and signed up with them in January of 2017. They charged an initial fee and then monthly payment fee in order to be part of the Income Driven Repayment Plan. At no point during the sign-up process or since then did they indicate that that monthly fee was not going toward the loan, or that the plan was something that could be done directly through the loan servicer. Ameritech has been collecting a fee all this time until I received the notice from the FTC about the lawsuit. I am since cancelling and hoping for a refund from Ameritech for all the money collected in the last 2 years but haven't heard back from them yet that they will do so.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1203	97895257	07/18/2018	Ameritech Financial	I was contacted by a representative, a woman whose name I don't re-call, from Ameritech Financial and given their "spiel" about how my loans were set to be in repayment and they could help me with doing that. They claimed that if I made 13 consecutive payments to them, based on my income, that the Federal Student Loan Department wouldn't keep hassling me for money that I can't afford. I fit into the lowest income bracket they service, so my initial 13 monthly payments were \$173, taken directly from my bank account. It was then stated that my payments would drop to \$99 a month for the next 25 years. She did the calculations over the phone with me, figuring out that if I went with their company, it would end up saving me somewhere around \$30,000 in interest from the loans. I have since completed those 13 months and many, many more. I was paying them until the last month, when I received the letter in the mail from your organization describing the lawsuit, as well as describing the fact that none of my money has gone toward student loans. This is very un-settling. They have taken roughly \$4,000 in the past two years from me, which is money that could've been used in many other ways. I have since put my account on a permanent hold, and am planning on cancelling it soon. I would also like to know the next steps I could take to be compensated for the stolen money they took from me.
1204	97895479	07/18/2018	Ameritech Financial	I was told they could help me reduce my monthly student loan payments, I was not told the money I was paying them went completely to them. I thought some of the money was going to them, not all of it. I actually found this out a few months ago because I was notified I owe money to FSA and I assumed I was paying them all along but I wasn't.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1205	97898874	07/18/2018	Ameritech Financial	<p>to act now for student loan reduction on a lower monthly payment. What the post card said was the U.S. Department of EDU had adjusted their repayment policies and I could be eligible based off my income, so I called the number listed. I spent over two hours going over my information, qualifying and enrolling. It was explained to me that I would go from the standard plan to an income based plan with a lower monthly payment of \$82, of which \$8 was a processing fee. The company representative broke down how much I would save a month, annually even. I did all of the things they requested, thinking that I would get a lower monthly payment through the consolidation of my loans and a repayment over 25 years instead of ten years. I gave my information as well as numerous things listed on the things to watch for from a fraudulent company, but at the time, I thought they were legitimate. On February 22, 2017 the first \$82 was deducted from my checking account. Ameritech had told me that Reliant Account Management would be who my bank account showed as because they were their financial processing company that Ameritech used. In 2017, from 2/22 to 12/22, a total of \$902 was deducted from my checking account. On March 2, 2017 all of my student loans through Navient were consolidated, like the company said they would do. So I continued making sure \$82 was available in my checking account for the auto withdraw every 22nd of the month. From January 22, 2018 until June 22, 2018 a total of \$492 was taken from my checking account with my understanding it was being applied towards my student loans. A total of \$1,394. I received a letter from the Federal Trade Commission notifying me of what was going on with Ameritech Financial. At which point I have followed the bullet points on the steps to take to resolve this matter. I contacted my loan servicer and discovered that since my consolidation, it didn't appear any payments were being made. It was a major blow. When I spoke on the phone with Navient I was helped to protect my account. I contacted Ameritech Financial about canceling my membership I was treated nasty and don't expect them to give me a refund. After the phone call I was sent an email that basically said nothing helpful towards this situation. I still have to finished this complaint and speak to the bank about blocking payments. The entire process has been stressful, time consuming and unfortunate financially. I hope that the Federal Trade Commission can put a stop to this company fraudulently taking advantage of</p>
1206	97899043	07/18/2018	Ameritech Financial	<p>Ameritech Financial advised me that they could help lower my student loans. My loans were almost \$10,000 and they said they could lower it to \$7,000 including interest. I thought they were taking the \$88 a month and putting it towards my loans while all the paper work I was giving them was to lower my loan/forgiveness. I got the letter in the mail saying that they are being sued. I am concerned now that my loans are gaining interest because I have not paid them. I am now out over \$700. I cannot afford this. They scammed me.</p>

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1207	97918903	07/18/2018	Ameritech Financial Ameritech Financial University of Phoenix-Online Campus	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: Three years ago I signed up with Ameritech to reduce the payment of my student loan. It was \$100 a month rather than almost \$400, I was told shortly my loan would be forgiven and they were the only way to loan forgiveness. I needed to resign a few months ago. I found out my payments were going to Ameritech and not toward my loans. In addition my loans could not be paid off for 7 more years. Also I had accrued over \$10000 for no pay and interest for non payment of loans. Much more than my original loan. They are stealing money from me every month and not paying my loan. Contract or no contract this is theft! --- Have contacted: CC Issuer --- Fair Resolution: Loan forgiven NOW, even if they have to pay off themselves. They have already stolen \$12,000 From me in monthly charges! --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
1208	97919240	07/18/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: I received a letter in the mail on June 27, 2018 from the FTC about a lawsuit against Ameritech Financial. The company is a fraud. Ameritech has been withdrawing around \$207 on the 21st of every month for the past for few months. I'm uncertain of how long, I have lost track, but it has only been since 2018. I called Ameritech today (07/18/2018) to cancel my subscription and request my money back. I was told that because the lawsuit has only been filed, and that it hasn't been ruled on by a judge, that they cannot issue me or anyone else a refund. Ameritech did claim to cancel my subscription. I contacted my credit union today (07/18/2018) to make sure that Ameritech can no longer withdraw money from my account once a month. If they continue to do so this week, I'm having my credit union dispute Ameritech. --- Have contacted: CC Issuer --- Fair Resolution: I want my money back. I want others to receive their money back. I want to be a part of a lawsuit against Ameritech.
1209	97919357	07/18/2018	Ameritech Financial Ameritech Financial Cambridge College	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: I [REDACTED] received a letter by the Federal Trade Commission stating that Ameritech Financial is a fraud and has been taking money away from me and none of the payments have gone to my student loaner. I am frustrated because I been a costumer for a very long time now. I gave them my personal information and am scared they will use it. --- Have contacted: CC Issuer --- Fair Resolution: A fair solution will be to pay me back all the money I have gave the fraud company Ameritech financial and clear my personal information. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1210	97448259	07/18/2018	Ameritech	Consumer is calling to report that he contacted Ameritech for their services. Consumer contacted them and set up payment plans with the company. Consumer states that he has paid \$1211 total.UPDATE:07/18/2018 Consumer states he was contacted by Ameritech and questioned him about canceling his membership and requested a refund. He was told they would not be giving him a refund. [REDACTED]
1211	97522849	07/18/2018	Ameritech Financial	Consumer stated he received a letter in the mail from the FTC about Ameritech Financial. Consumer received a letter in the mail from Ameritech. Consumer called them and they told him how to answer the questions only with yes or no. Consumer stated he did send all of his information to them with his bank and his last years tax return. Consumer did send money to them to forgive his loan but they never did. Consumer stated the has been pay \$108 a month to Ram.co.UPDATE 07-18-18 Consumer has called Ameritech Financial to request a refund and to cancel and they ignored him and then took money early from his bank account. [REDACTED]
1212	97623146	07/18/2018	Ameritech Financial	Consumer reports she got a membership with Ameritech Financial to lower her student loan debts and help her get it forgiven, consumer paid then \$950 in total but just recently found out they're fraudulent. UPDATE: 7/10/18 Consumer called to find out more information, provided ftc.gov [REDACTED]. UPDATE 7/18/18 MAIL: Consumer's letter was forwarded by the Missouri Attorney General. Consumer continued to complain about the money loss through Ameritech Financial. Consumer's contact info was corrected and additional company info was added to report. [REDACTED]
1213	97899504	07/19/2018	Ameritech	I reached out to Ameritech as i was referred by a co worker. I wanted to enroll to get a lower monthly payment and have my debt forgiven over time. I then foubd out after a year that my payments were not being made against my outstanding balance. I was worried as they requested my log in info for my Fed loans. They had acces to a lot of personal info. I called to complain and cancel. They said they could not refund me. After I reported them to BBB, I received a phone call. Ameritech gave me my money back, but did not pay for aby interest or fees I received from Fed loans as I missed over a year of payments.
1214	97899555	07/19/2018	AmeriTech Financial	I was contacted by Ameritech Financial through mail. I then called them to get information about them and what they can do to help me with my student loans. They said they can get me in the loan forgiveness program since I was a teacher. I have been paying AmeriTech for a year and a half. Within that time I have paid couple thousands of dollars. I believed that what I was paying them was going toward paying off my student loan, but it was not. I would like to get reimbursed of all the money I paid out to AmeriTech.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1215	97906713	07/19/2018	Ameritech Financial	Consumer called to report that she received a letter in regards to FTC VS Ameritech Financial. Consumer heard about the company from a friend and contacted the company. Consumer was told she needed to pay \$128 for eight months and \$20 a month thereafter for 25 years to consolidate her student loans. Consumer gave all personal info, debit and checking info, loan information, and agreed to pay. Consumer called and canceled the membership because her credit score was damaged, no payments were made to her original lender, and believes that this is a scam. Consumer requested a refund and Ameritech refused.
1216	97906781	07/19/2018	Ameritech	Consumer states that he received a letter from us about Ameritech asking him to cancel his subscription to them. Consumer states that he started using them last year but stopped paying early this year. Consumer wants to be included in the case against Ameritech.
1217	97906952	07/19/2018	Ameritech Financial	Consumer received a letter from FTC about Ameritech Financial. Consumer stated they took money every month to help pay off her student loans. Consumer stated they never did do so. Consumer first found out about Ameritech when they contacted her by phone. Consumer stated that she agreed over the phone. Consumer doesn't know how much money she has sent to them. Consumer thought they were going to help her.
1218	97907192	07/19/2018	Ameritech Financial	I received a postcard in the mail with a phone number to call about the loan forgiveness program. It seemed legit. They said they represented Ameritech financial and that they could reduce my loans. I owed around 32,000 and if I enrolled it would come down to \$16,000 plus a \$1000 service fee to enroll. It would take me ten years and if I dropped out or tried to pay more than the agreed on monthly payment (\$199 first year and \$99 after first year) then I would go back to owing the full amount. They sent me everything electronically and I have all the documents still in my email. It sounded like a great plan to get out of debt. When I went into my student loan account, it looks like it is at a zero balance.
1219	97913642	07/19/2018	Ameritech	The consumer had services with Ameritech for loan consolidation. The consumer was unaware his payments weren't going to his lender. They promised to relieve his debt after so many years.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1220	97913908	07/19/2018	Ameritech	I was contacted by multiple representatives from Ameritech until I finally talked with a recruiter who reassured me they are a legitimate business. I was heavily burdened with huge monthly payments from my undergrad and graduate school education. They reassured me they are contacting me to help with my student loan payments. After a long discussion about payments and received advice on handling my debt, they offered a huge reduction on my payments in addition to quickly paying the loan without the high interest rates. I was providing them with \$80+ monthly payment, with the plan to pay off my loans in a 10-15 year period. I was led to believe my monthly payments were going towards paying student loans. I was providing a monthly payment to Ameritech until I recently learned by the FTC none of those payments went toward paying off their student loans. When I called Ameritech they clarified that I've been paying them to try and forgive my loans. Which they also mentioned was not a guarantee. Finding out I haven't been actually been paying my student loans I accrued a years worth of interest. I told them I was led to believe by their recruiter that these payments would go towards my loans, and requested a refund due to poor customer services. Ameritech refused to provide any refunds.
1221	97914159	07/19/2018	Ameritech Financial	I was told by a co-worker about a company that can help consolidate my student loans. I clicked on his referral link and quickly got a response from Shane Banning, who works for Ameritech. After getting mass amounts of information, Shane told me I would be able to pay off my loans in full after a 10 year payment plan. For the first 3 months, I had to pay a large sum (maybe around \$250). Every month from then on would be \$108 for the remainder of my 10 year payment program. Since I work for a non-profit company, I was told I got a discount. I pursued my husband to also sign up for the program because, hey! It was such a wonderful idea to get our loans consolidated! Unfortunately he is now stuck in the same situation I am in. I got a letter from FTC stating that Ameritech is basically a scam and I need to report what happened. So here I am, reporting, and I still have a very small chance of ever seeing my money again.
1222	97914284	07/19/2018	Ameritech Financial	Consumer received a letter from FTC. Consumer states that she hired Ameritech Financial approximately during 08/2017. Consumer recalls agreeing to pay for 25 years so they in return can forgive her student loans. Consumer states she paid about \$100 per month until three months ago and then it dropped to about \$60 per month. Consumer did recently cancel the service with Ameritech Financial but was denied refund.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1223	97921240	07/19/2018	Ameritech Financial	Consumer reports that she is a victim of the Ameritech Financial. Consumer says as soon as she finished school they began to contact her offering assistance to pay off her student loan. Consumer says they began to offer her there services and get her on a payment plan. Consumer was making monthly payments of \$180 each. Consumer later found this to be suspicious as her student loans was not coming down. Consumer received letter from the FTC about the lawsuit with Ameritech Financial. Consumer also provided personal information including SSN.
1224	97921242	07/19/2018	Ameritech Financial	I was contacted by Ameritech Financial in July of 2017 by mail. The paper work they sent me stated that with their assistance I could cut my student loan payment down to \$0.00 a month. I contacted them and they told me that based on my income I could pay a low payment for a specific amount of months (I believe it was 300 months). I was led to believe that I was making payments towards my student loans every month, and whatever was left on my student loan balance after the amount of months agreed on, my student loan balance left over would be forgiven. I then began to make payments of \$82 a month based on my income, for right at a year now. I checked my Fed Loan account and was no longer in forbearance so I was led to believe that everything that they told me was true and that I was now making payments towards my loans. They never mentioned that I was only paying for the service of filing paperwork. Ethan Lowry, the representative that I was working with even told me that the Fed Loan Services would contact me and tell me that their service was a scam and try to talk me out of using Ameritech. He assured me that it was not a scam and to have confidence in their assistance. Overall Ameritech Financial was extremely misleading and worked as a con artist and has taken advantage of thousands of people around the country. I would like to help in any way possible to help all parties that were taken advantage of get compensation for Ameritech Financial's scam.
1225	97921320	07/19/2018	Ameritech	I paid Ameritec hundreds of dollars that never went to my student loan. Other-Other Update
1226	97921488	07/19/2018	Ameritech Financial	Consumer reports she had a membership with Ameritech Financial for two years and paid them \$2600 in total to get help with her student loan payments but consumer just recently found out the payments she was doing did not toward her debt. UPDATE 7/19/2018 Consumer was transferred to supervisor for additional information about the case against Ameritech. Information was provided from FTC.gov [REDACTED]
1227	97928638	07/19/2018	Ameritech Financial	Consumer calling to report that she received a letter from FTC regarding the lawsuit Ameritech Financial. Consumer came in contact with them because they called her. Consumer states that they garnish her wages because student loans from her checks. She has not remember how much she's sent.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1228	97928868	07/19/2018	Ameritech Financial	Consumer is calling to report she has been paying Ameritech on a monthly basis for over a year, as they promised to give her one stable payment for 25 years and that is all she would need to pay. Which would save her about \$86,000. They have been deducting \$132 monthly from her checking account. Now she has received a letter advising the FTC has a case against them.
1229	97929134	07/19/2018	Ameritech Financial	when I contacted Ameritech financial they informed me that they would be able to help me pay for my student loans and in the short period of time that I pay them that money would go towards my student loans and in 10 years the rest of the amount would be forgiven. I had talked to them all multiple times and during each time I was reassured that they had consolidated all of my student loans and that they were paying towards them to help me be able to have loan forgiveness in the future. I really had minimal contact with them due to the fact that I had it direct debited out of my account so therefore I never needed to call and get in contact with them so I just had my money debited from my account so that way I did not have to worry about it. Now I know the company has scam to me and taking over \$2000 for me when I started this in June 2016. I would like a full refund of the money is that I have put forward towards this company knowing now that they have used the money just for them and not actually going towards paying my student loans.
1230	97929481	07/19/2018	Ameritech	Consumer received a letter from FTC. Consumer states the letter was referring to the Ameritech Financial, Financial Education Benefits Center (FEBC). Consumer states they are falsely claiming the consumer was eligible for federal programs that would permanently reduce their monthly debt payments to a fixed low amount or result in total loan forgiveness. Consumer states when she calls the company to cancel the service and was able to but they cannot provide a refund because they paid off the loan. Consumer states they have not paid off the loan. Consumer states she has lost \$783.
1231	97929599	07/19/2018	Ameritech Financial	Consumer got a notice in the mail in regards to a forgiveness program with Ameritech Financial, consumer called and they told her they would take a certain amount of money after having years with them. They told consumer they had a service fee and they would be putting her loan in forbearance. Consumer was paying them \$100 and something a month at first but then went down to 50\$ a month.
1232	97935477	07/19/2018	Ameritech Financial	The consumer states he had signed up with Ameritech Financial from a mailing he had received. He states they took an initial payment and then one month only and he cancelled because he saw complaints online. He recalls they were California numbers but it was so long ago he no longer has them, or the emails.
1233	97935551	07/19/2018	Ameritech	Calling to report that he was contacted by Ameritech offering their services to consolidate student loans. Consumer contacted them and set up payment plans with the company. Consumer states that she has paid \$1175 total.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1234	97935958	07/19/2018	Ameritech Financial	Consumer switched his student from Nelnet to Ameritech Financial and now has a letter from the FTC stating this company is being sued for deceptive practices. Consumer had canceled with them some month ago.
1235	97936322	07/19/2018	Ameritech	AmeriTech Financial to assist me with Loan Forgiveness with my student loans. Upon providing my information and having informing me that I would be receiving loan consolidation and forgiveness with their organization, I was told that their fee would be \$800.00 that they would split into 3 payments and that it would be debited from my checking account along with payments towards my student loans then my payments would be \$119.00 going forward. My account was debited \$332.00 for four months which exceeded the \$800 fee then after the fourth month AmeriTech began to debit \$99.00 each month from my account. They changed the passwords of my financial aid and loan service accounts as they gained access. In total AmeriTech has debited my account for \$1526.00 of which \$0 has gone toward my student loans. Upon receiving correspondence from the Federal Trade Commission making me aware of a Lawsuit they have against AmeriTech, I immediately contacted the financial company to cancel my membership and ask for a refund. According to their answering services they were receiving high volumes of calls from customers who also received the same correspondence from the FTC and that a respesentative would contact me within 24-48 hours. My initial contact to the company about this situation was on July 2, 2018 and the representative returned my call they also followed up with an email informimg me that they have opened a ticket about my inquiry also the email explained their version of the situation with the FTC. On July 6 they left me a message to contact them about my inquiry. I immediately called them back and again I was connected to their answering service and did not reach a representative to discuss this matter until July 19, 2018. On July 19, 2018 the representative who finally returned my call made an attempt to provide me with their stance on the matter with the FTC and that they were not trying to defraud me or any of their clients. I asked them to cancel my account and requested a refund of my money. The representative tried to talk me out of canceling and when I insisted and again asked for a full refund he informed me that I would only receive \$600 because they have been working on my account and in addition, the representative insisted that they made me aware that they would not be paying my student loan with the money they were debiting from my account each month that this was a monthly service fee from another company for additional financial services and tax preparation none of which I was told when I signed up with Mr. Tapia. The
1236	97936423	07/19/2018	Ameritech	Consumer is calling due to she received a letter letting her know that Ameritech was being Suit and would like to know what she needs to do to be part of the Law Suit. She stated that she has been paying for almost one year she stated that she has paid \$ 99 dollars for one year. No further information was provided.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1237	97943186	07/19/2018	Ameritech Financial	I was contacted through mail giving the offer to reduce my overall federal loan amount and be offered forgiveness. I went through about a week of back and forth on the phone in which I was then put into their program for about \$80.00 a month. They did reduced the payment per month but the overall goal seemed to be different from the start of when I spoke with these people originally. They claimed to be working with the United States Government and that it would be helping directly in loan forgiveness.
1238	97376330	07/19/2018	Ameritech Financial	Consumer states she received a letter from the FTC regarding a lawsuit against Ameritech Financial and would like to file complaint. Consumer states she received a letter in the mail from Ameritech Financial offering to help lower her monthly payment on her student loan and after 10 years the rest of her loan would be forgiven. Consumer states she then called them and was asked to pay an upfront fee of \$8, Consumer did pay this money. Consumer states she was then told that she would pay \$108 a month which they said \$25 would go to her student loan and the remaining were Ameritech Financials fees. UPDATE: 7/19/18 Consumer states that she called Noviant and was told that Jan of 2017 was the last payment. [REDACTED]
1239	97604912	07/19/2018	Ameritech Financial	Consumer is calling because she received a letter from the FTC VS Ameritech Financial. Consumer states that she received a letter in the mail from Ameritech Financial telling her that she qualifies for a ten year loan forgiveness program claiming to be working with the Department of Education. Consumer was to pay a monthly fee of \$108 for ten years and her loans would be forgiven. Consumer provided her checking account information to make the \$108 monthly payments. Consumer called Ameritech Financial and canceled the service and asked for a refund. The company told consumer that they will contact her in 48 hours to two weeks. UPDATE: 7.19.2018, consumer states that Ameritech Financial returned her call and stated they have taken the FTC to court. They also state that all the money she has paid has gone to her student loan and they refuse to give her a refund. [REDACTED]
1240	97847549	07/20/2018	Ameritech Financial	Consumer received a letter from the FTC about Ameritech Financial. Consumer states she got a letter in the mail from them. Consumer states that she doesn't know how much money she's sent. They would take out \$99 a month. UPDATE 7/20/18: Consumer did contact Ameritech Financial to stop her account and to ask for a refund. She is told they have counter sued the FTC and have been cleared. She was denied the refund. Suggested she keep an eye on the FTC website. [REDACTED]
1241	97947307	07/20/2018	Ameritech Financial	The consumer reports she received a letter from the FTC in regards to Ameritech. Consumer reports they received a call from Ameritech Financial offering to consolidate their student loan debt. Consumer reports they do not have a student loan. Consumer reports they requested for personal information.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1242	97947374	07/20/2018	Ameritech Financial	Consumer received a letter from Federal Trade Commission about Ameritech Financial. Consumer contacted them about trying to pay off his student loans. Consumer said he doesn't remember how he first got in contact with them. Consumer said the thought they were paying off his loans. Consumer paid \$150 a month out of his checking account.
1243	97947637	07/20/2018	Ameritech Financial	The consumer received the letter concerning Ameritech Financial and the consumer called said company to request a refund and the company said they had done their service and did not refund the consumer his money, 132 dollars per month and states he has paid for about 2 years. Consumer will call back with accurate numbers.
1244	97947707	07/20/2018	AmeriTech Financial	They told me that they could help lower my payments and save on interest paid over the length of the loan. The first year part of my payment would go towards the loans and the rest was for the fee they charged for their services. Then after that the full payment would be going towards my loans. I have paid them now for almost two years thinking I was making payments on my loans. How can I get that money back? How has that affected my loan status? What do I need to do to stop this and fix everything?
1245	97948050	07/20/2018	Ameritech	i have been paying this company years maybe even 5 years and a one time for the start of the 18004881490 is company #.
1246	97948158	07/20/2018	Ameritech Financial	Consumer is calling to report that he received a letter in the mail from Ameritech Financial. Consumer indicate he has been a customer since 2016 and is paying \$173 month and payment was drafted out of his account.
1247	97954425	07/20/2018	Ameritech Financial	Consumer reports they received a call from Ameritech offering to lower their monthly payments on their student loan. Consumer reports they were promised a loan forgiveness if paid for 2 years. Consumer reports they were paying at the rate of \$132.
1248	97954464	07/20/2018	Ameritech Financial	Consumer is calling to report she received a notice in the mail from Ameritech Financial offering to cut down her monthly payments and her loan would be lowered. She agreed to it in 03/2017 and was paying \$82 monthly, which was taken from her checking account. Now she has received a letter informing her about the action being taken against Ameritech Financial.
1249	97954673	07/20/2018	Ameritech Financial	Consumer reports she is a victim of the Ameritech Financial scam. Consumer was contacted by Ameritech who offered to pay off her student loans. Consumer was put on a payment plan and paid about \$85 a month. Consumer later received a letter from the FTC about the lawsuit they have with the company.
1250	97954874	07/20/2018	Ameritech Financial	Consumer is calling to report that she received a letter in the mail from Ameritech Financial. Consumer indicate she has been a customer since 2016 and is paying \$100 month and payment was drafted out of her account.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1251	97954959	07/20/2018	Ameritech Financial	The consumer received the FTC letter about Ameritech Financial. Consumer did sign up with said company and has paid about 1,200 dollars for the past 2 years so they could help her with her student loan. Consumer tried to contact Ameritech Financial but they did not answer only their answering service.
1252	97954972	07/20/2018	Ameritech Financial	In March 2016 I went on line to and typed in Obama forgiveness on student loans, Ameritech Financial contacted me and told me I would make monthly payments of 207.00 to them through 2016, in January of 2017 my payments would drop to 99.00 a month and would continue for 6 years, then the rest of my loan would be forgiven through the Obama Act. Since I was struggling to make payments to Navient and pay medical bills, I agreed to this I filled out and signed to papers they sent me via email, I never sent them a copy of my pay stubs. I just signed a new agreement this year, but I have not sent them my paystubs or tax papers.
1253	97955027	07/20/2018	Ameritech Financial	In 2016 I was contacted by this company about alleviating student loan debt. I would give them the ability to be a liaison for me, I would pay fees less than my current loan payments and in time my loans would be paid off. From 2016 until now, July 2018, not a cent has gone to, or been attributed to my loan payments. I currently called to cancel and was told that I would not be refunded for moneys paid to the organization. Other-Other Update
1254	97955058	07/20/2018	Ameritech	Consumer received a notice stating that, we are filing a lawsuit against Ameritech. Consumer called to cancel, and get her money back. Consumer was told that, the money went to the services, that were already rendered.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1255	97965246	07/20/2018	Ameritech Financial	I responded to a mailer regarding help with my student loan monthly payment. I was connected to Greg Davis, a representative for Ameritech who informed me of a program that could not only lower my monthly payments but lower the balance with only a years added to the terms of the repayment. I did some research and even checked the Better Business Bureaus website which provided an A or A+ rating from my recollection. After providing specific financial documentation, my payments lowered to \$99/month. I was enthusiastic about the help I thought I was receiving and as they recommended, I posted info on my social media outlet for my friends, coworkers and family to see and possibly feel that my information was genuine and their company is trustworthy. I received a letter on June 27, 2018 from the Federal Trade Commission stating that they are currently seeing Ameritech Financial for deceptive practices. I immediately checked my student loan balance (which I unfortunately did not do in a while) and saw that my balance was higher and I had been misled by Ameritech Financial. I am embarrassed. I stopped my bank from paying any future charges. I contacted Ameritech today at 1:30p EST and was transferred to "AJ" a supervisor at Ameritech Financial. I asked for a refund as recommended in the letter from the Federal Trade Commission and he stated that they would not give a refund but would cancel my "membership". I asked for his last name for reference and he stated that he could not provide it. I asked for his employee ID# for reference and he stated that he could not provide it. I ask for a direct extension for possible future communications and he informed me to the call customer service line. I asked if he was the only "AJ" in the company and he stated yes. I asked him if he was at the same location as the customer service department and he said yes. He stated his work hours are Monday thru Friday 8a to 5p PST. I hope this helps.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1256	97965552	07/20/2018	Ameritech Financial Service	I was innitally contacted by mail , promising stident loans forgiveness ! Once I called in for more information Bill Clark gave me a very long and confusing "explanation" stating that \$99 is their membership fee and the additional \$32 is the minumum paymet they make towards student loans as they manage it and in 25 -30 years by paying that minimum of \$30 - i would end up paying "off " a part of my student loans and the rest would be forgiven and wiped off my credit history! Bill explained that if i would be working for a non profit organization my student loans would be forgiven in a much shorter time. I have looked at my student loans online and noticed that the only thing they have been doing is applying for forbearance every month and thats it . I was confused but convinced that they jnow what they are doing at managing my loans. I still have the paper they initially sent me through the mail with all the breakdown of how they pay to the student loans and how many years it would take and how much I would end up paying by paying through them compared to making monthly payment directly to the student loan servicer -which i woudl end up paying 3 times as much.
1257	97965818	07/20/2018	Ameritech	I was first in contact with Ameritech last summer to set up payments for my student loans. I paid a higher rate for the 1st three months and was told that I would pay \$108 a month towards all of my loans consolidated into one payment for 3 years and then my loans would be forgiven.
1258	97965924	07/20/2018	Ameritech	student loan for my son ameritech said they would cut my student loan in half if i paid them 165.00 monthly. when i called them the representative they are only to cut my loan. now nothing has been put on my bill over a thousand dollars due for interest Other-Other Update
1259	97977313	07/20/2018	Ameritech Financial	Consumer received a letter from the FTC about Ameritech Financial. Consumer did pay every month to help forgive his student loans. Consumer had a question about why he received this letter from the FTC. Consumer said he saw an advertisement online and he called them. Consumer had the money taken out of his bank account monthly.
1260	97977498	07/20/2018	Ameritech Financial	Consumer was contacted about 2 years ago from Ameritech Financial stating about a loan forgiveness program, consumer signed up and was paying 200 dollars a month and then it went down 100 dollars a month. Consumer has paid them about 4300 dollars for two years, and they have been calling him every month since.
1261	97977509	07/20/2018	Ameritech	Consumer stated she got a letter from FTC about Ameritech. Consumer stated that she called Ameritech to consolidate her federal loans, she signed documents and she needed to pay \$67 monthly. Consumer has paid \$335.
1262	97977734	07/20/2018	Ameritech	they told me they could lower my students loans and considate them to one loan and pay it off in five years and the remainder balance woulndt be owed or forgived if i paid 150 every month to them

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1263	97984145	07/20/2018	Ameritech	The consumer reports that she received our letter regarding Ameritech. The consumer reports she signed up with them after she received mail from them. The consumer reports the letter stated if she didn't sign up for the program she would have to pay \$700 a month. They stated they could lower her payments and they stated the funds would go to her loans. The consumer reports she has sent them around \$3600. The consumer called them to get a refund. The consumer reports they stated that they couldn't. The consumer reports he couldn't explain what she was paying him for.
1264	97984454	07/20/2018	Ameritech	I was contacted by Ameritech in 2016 by mail. I called them about lowering my monthly student loan payments. They then asked me a series of questions to determine my budget and see if I qualified for lower payments. At the end of the phone call they said I qualified and advised me of my new monthly payments. They also had me provide them with my username and password to my student loan account so they could manage my account for me. I set up a direct draft from my bank account for the 21st of every month. The payments started out at \$242 a month for 6 months and then because of my good standing in making my payments every month they reduced my payments to \$95 a month. One day I logged into my student loan account after having to change the password to view my account and seen that my student loan balance had remained the same in terms of what I owed. I then called Ameritech and asked for the balance of my student loans and no one could give me an answer. I also sent an email asking for the same and still nothing. Finally after a little over a year of making payments to Ameritech myfedloan emailed me stating that my account was over 90 days past due. I immediately logged into my account and could not see any payments that I had made in my payment history. I then called myfedloan and that is when I had found out that I had been scammed. At the time my fedloan had never heard of Ameritech but explained to me another similar company that had been known for scamming people. The rep advised me to put their name on the FTC website to try and flag others from using them. I then had to do a real deferment of my student loans so I could bring my account back current and get back on track with paying my loan. I was scammed out of over \$2,000 and could not even claim the interest for a tax deduction since I technically never made any payments. Ameritech stole from me and put me in a worse position than I started in.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1265	97984588	07/20/2018	Ameritech Financial	I was contacted by a person claiming to be a representative of a company which would help me lower my student loans. I was informed that I would have to pay an upfront fee to start the service and monthly to help pay off the loans. I was coerced into saying the word yes multiple times following a person randomly speed talking through a series of statements which followed the person who contacted me saying just say "yes" after everything that is said and that it was just a bunch of technical talk which meant I had given Ameritech Financial the permission to send the money I was paying to pay towards my student education loans. Recently after informing them that I wanted to cancel my account with them, the representative switched to telling me I had to pay them for my account to move forward. I told them I just wanted to cancel but they continued to say they couldn't access or modify my account until I paid them to get my account with them up to date. I was also informed that my money was nonrefundable. Even after this conversation I continue to get emails from them telling me I need to contact them to make my account up to date.
1266	98002539	07/20/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Confusing or missing disclosures   --- What Happened: February 22nd, 2016 I enrolled with Ameritech Financial as part of the Public Service Loan Forgiveness Program. I began making payments March 22nd, 2016. My last payment was made June 24th, 2018, total paid is \$3,720.00. When I called Ameritech yesterday after receiving the FTC letter notifying me that they had sued Ameritech for deceptive practices, Ameritech had informed me that I had only been participating in the 10 year loan forgiveness program for 8 months despite payment towards them since March of 2016. They explained to me that the money that I had paid was all towards preparation fees for paperwork, and was non-refundable. They also said that the \$99.00 a month that I pay was not going towards the student loan, but was for a membership fee for their program. Their program includes products and services that I would never use. In addition, part of the requirements to be enrolled in their program was to file my Federal taxes as married filing separate, which created a tax due in 2017. However, per Ameritech I wasn't even technically enrolled in the Public Service Loan Forgiveness Program in 2017. I canceled my membership July 18, 2018, and will be applying for the Public Student Loan Forgiveness Program through the Department of Education. --- Have contacted: CC Issuer --- Fair Resolution: A complete and total refund at a minimum of what I have paid Ameritech. To be able to refile my taxes like I normally would have done.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1267	97352820	07/20/2018	Ameritech Aid Nest	Consumer reports that she got a letter from FTC concerning the Ameritech lawsuit. She has sent them approximately \$400 and they have not paid any student loans. UPDATE 07/02/2018: Consumer is calling to update the correct date she enrolled with Ameritech and also the amount she paid. DC UPDATE: 7/11/2018 Consumer called to report she is paying a second company, Aid Nest, for the same fraudulent services. The company hacked into her Navient account and changed her information without her permission. The consumer verified with Navient that it was fraudulent. The company has taken out over \$304 from her account. [REDACTED] UPDATE 07.11.2018: The consumer called the PH# on the FTC Ameritech letter, and Ameritech told consumer they had no billing dept. to speak to. Ameritech also said they had law suit against the FTC. [REDACTED]. UPDATE:07/20/2018 Consumer wanted to know if there was any updates. Consumer was advised it is still on going. [REDACTED]
1268	97365041	07/20/2018	Ameritech Financial	Consumer reports she paid Ameritech Financial for about six months to help her with lowering her student loan payments, she thought the payments would go to her debt but she just found out there hasn't been any payments on her student loan debt. Update 07/2018: Consumer was explained the role of the FTC. [REDACTED]
1269	97984682	07/21/2018	Ameritech Financial	I was contacted by Ameritech financial in September 2017 about setting up a student loan forgiveness program. I set it up and have been making payments since totaling \$1930. I double checked my student loans and no payments have been made to date. Ameritech Financial did not make payments like they said they would. Other-Other Update
1270	97991209	07/21/2018	Ameritech	In 2016 I received a letter in the mail from Ameritech stating they could assist me with paying off my student loan. I contacted them in August of 2016 & spoke with a Susan Evans. From there she lead me to believe I could make payments to Ameritech which Ameritech would hold until my student loan was out of deferral. my loan deferral was to end in December 2017. I believe I was paying Ameritech or its partnering company about \$100.00 which was coming out of my bank account. I believe I contacted Ameritech in November 2017 to ask if the money I had invested would go toward my loan. At that time I was informed that the money I invested wouldn't go toward my loan. I asked for a refund & asked for them to cancel my service with Ameritech. I was informed that I couldn't receive a refund, but my service with Ameritech was cancelled. I do have supporting emails & bank statements to support my complaint.
1271	97991407	07/21/2018	Ameritech Financial	Ameritech did not update my loan forgivinrss information like they said they would.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1272	97991489	07/21/2018	Ameritech Financial	I have been consistently skeptical of this business. I thought I was paying towards my student loans and then nelnet contacted me tellinf me I have not been paying. I contacted Ameritech and questioning what I was paying and they said their fees. I have since stopped paying and have felt mislead and misguided bu this wjolw situation. they asked me to sign over all my informartion ak they could handle my student loans and that wirhin 10 years they would be forgiven- since then I have spoke with Nelnet and have been informed that my employer is a forprofir hospital and that I do not at this time working for this employer qualify for what they said I was paying towards and that I was being scammed.
1273	97991809	07/21/2018	Team AmeriTech Financial	I have emails saved from them. Amertitech is debiting my bank account \$108.00 monthly since Aug 2016. I have never fully submitted all of my paperwork that they requested, ie: Please see below for the complete list of documents we require. Most Recent 30 Days of Paystubs: NeededMost Recently Filed Tax Return: NeededStatement of Income: N/APSLF Employment Certification Form:N/AStop Automatic Payment To Servicer Form: N/ARecent Loan Servicer Statement(s) or Documents: N/A (Pulled Fed Site Statement)IBR/ICR Application Form: Need Client SignatureForbearance Form: Need Client SignatureStop/Freeze Forbearance Form: N/AFamily Size Letter: N/AVoided Check: NeededNotes by our Document Collection Department: How awful of this company to not be legitimate!
1274	98019437	07/21/2018	Ameritech Financial Ameritech Financial Siena Heights University	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: I have been paying Ameritech Financial 99.00\$ a month to handle my student loans which in the end after a certain amount of time they said would be totally taken care of with no money owed. So since I have been taken advantage of I would like to know how to get the money back that I have been paying them to do nothing with my account. --- Fair Resolution: Get the money back that has been paid for nothing. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
1275	97997412	07/22/2018	Ameritech	I am a diabled veteran and was contacted by Ameritech to assist with my loan payments. They requested \$290 up front to enroll and then \$173 per month. I was told this money would be transferred to my loans and as I see from the FTC paperwork I've received, it has not. I'm going to un-enroll in this program immediately. Please contact me at your convenience if you have any questions or if I can help in any way. As a single parent, with a low income, the money that has been taken already and not applied to my loans is crippling to have to pay again.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1276	98003985	07/22/2018	Ameritech Financial	<p>A couple of years ago, I was told that this "new" program would forgive the entirety of my student loans if I were to make 120 qualified payments. I provided the company my financial information and they completed paperwork on my behalf and enrolled me in an income-based repayment plan and for public service loan forgiveness. My service provider (Navient) issues me a bill for \$0.00 every month, while my loans are accruing interest. It was my understanding that the money I was paying to Ameritech were my "qualified payments" and I've now been made aware that this "qualified payment" is actually for services rendered by Ameritech... This was not clear initially - if they told me that filling out paperwork once per year would cost \$1200 - I would not have given them the time of day. For the first year, I paid \$200 per month, and was told that rate would go down once I had paid for a year - it was then reduced to \$100 per month.</p> <p>When I noticed that my student loan statements were increasing - I called and was told by Ameritech that my money was put in an account and that after the time period of the loan was over (10 years) they would settle the debt; therefore they mistakenly reassured me that it didn't really matter how much interest accrued because it would be forgiven. Then, I received a notice from the FTC about how a formal complaint was filed against Ameritech. I've paid this company ~ \$4000 and they refused to reimburse me... essentially saying that it would only happen if the court ordered it - which I am sure will be quite a lengthy process. All in all, I feel if this company had been up front and told their customers that they were paying thousands of dollars for them to fill out paperwork annually - they would not have many customers. Why would I pay a company, when the money could/should have been going to my loans? Now I've lost thousands of dollars and I am sure this will negatively affect my credit somehow. Please keep me up to date and let me know if you need more information.</p>
1277	98004053	07/22/2018	Ameritech Financial	<p>The customer service representative lead me to believe that I was enrolled in a student loan Debt Forgiveness program and 32,000 of the loan amount would be forgiven if I paid 13,743 over a ten year period. And my payments could only be made by auto pay electronically through my bank using their third party company (Global Client Solutions which then changed to Account Management Plus on 02/01/2017) to process the payments. Other-Other Update</p>

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1278	98004168	07/22/2018	Ameritech	I have been paying Ameritech Financial since June of 2017, 82 dollars a month. I received a letter from Ameritech letting me know that they can help me with student loan debt relief. It was worded in a way that at first seemed like it was from my loan lenders directly, so that is what caught my attention initially. I gave them a call and researched pretty extensively, coming to the conclusion that they seemed like a legitimate service. I originally was paying a very low monthly rate on my student loans, so when I called and found out the prices from ameritech, it was actually higher, but the salesman had convinced me that it was better that way, and that my previous way of paying off my student loans was ineffective due to high interest rates. Seeming like this was the better option after our conversation, I agreed to move forward. He then proceeded to ask me information that resulted in a phone call lasting over an hour to finish it all. It included creating a login with them, and I can't remember if I even gave them my login information for my student loans as well, but I'm pretty sure I did. I was later sent some forms I needed to fill out and send back to them as soon as possible. I filled out some, but did not finish all of it. I received emails saying that I needed to complete it. I called months later and when I asked what needed to be completed, oddly enough they told me everything was fine and I was not due for an information update yet. When I recently received the letter from the FTC regarding the lawsuit against Ameritech financial, i was very upset to find out that for over a year this company has been taking my money and not even paying off my student loans on my behalf like they had originally promised. It upsets me to think that I thought I was catching up on my student loans when in reality I am probably more behind than ever after finding this out. I will be following all directions on the letter I was mailed from the FTC and am hoping for a full refund from Ameritech Financial. I am also hoping that my information has not been changed either. I would love to be contacted regarding any updates on this case. Thank you.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1279	98025620	07/22/2018	Ameritech Financial Ameritech Financial University of Southern Indiana	charged --- What Happened: Ameritech Financial, and or Financial Education Benefits Center (FEBC), lead me to believe they were a loan servicer for the Department of Education. I had no idea they were not a legitimate servicer until I received a noticed from the Federal Trade Commission in July 2018, stating Ameritech Financial/FEBC is being sued by the FTC for deceptive practices. I immediately tried to login into my FAFSA account, as noticed stated to do, only to find the password I last known it to be, had been changed and non of my verified information was up to date. Upon much needed research, I called Student Loan Support Center on July 16, 2018, when a gentleman named Robert helped me to gain access and control of my FAFSA account. He also confirmed the lawsuit was legitimate and the following fraudulent activity. I had no idea that on April 22, 2016, Ameritech Financial/FEBC filed an IDR on behalf stating I have 2 children, 4 other dependents, and an annual income of \$43,500. Which is a complete lie. I have never wanted children nor do not have any children, I was single and living alone, and earning \$45,000 at the time. Then, on June 30, 2017, they re-certified the April 2016 IDR stating I had zero children and 6 other dependents with an annual income of \$49,000, and that I worked for a public service company. Again, do not have children, nor dependents, I have never worked for a public service company since I have been out of college, and I do not believe they filed the correct annual income. From April 21, 2016 to June 22, 2018, Ameritech Financial/FEBC charged me fees totaling \$3,861 (attached) for services the government apparently offers for free. While Ameritech Financial/FEBC acted as a sponsor, they used the following service agents to process fees: Global Client Solutions and Account Management Plus, in connection with Reliant Account Management. Ameritech Financial/FEBC enrolled me in federal programs that I did not qualify for leaving me no capability of actually paying down my loans, and or the accumulating interest causing me \$3,462.10 in capitalized interest (attached). These unlawful and defrauding acts of defamation, along with consumer and systematic abuses, has caused me immense pain and suffering, emotional distress damage, and mental anguish. I feel extremely violated, embarrassed, grief, depression, and anxiety. Not to mention the hours of research and time this whole process has taken away from my means of making a living. I am an accountant, this is quarter end, and making time to address this unfortunate situation

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1280	98004606	07/23/2018	Ameritech Financial	me to notify them immediately concerning my student loans. The letter said they would be able to assist me with lowering my payments and getting me on the right track to loan repayment. I contacted them and spoke with a Representative by the name of Grace Wills. She initially began explaining to me what she would be able to help me with and asked for a lot of personal information (i.e. SSN, full name, address, bank acct information, ect.). She then proceeded to tell me that my payments would be "approximately \$233" and that "\$99 would be their fee and the rest would go towards loans." She also said it could be lower, once fully processed, because she received alot of information about my personal expenses so that it could be factored in for the final decision of the loan repayment amount. I agreed to the payment and that was when she received my bank acct information to set up automatic withdrawal. After my first payment of \$235 was taken out on Feb. 23,2018, I thought that was what was agreed upon for my repayment. However, in the beginning of March, i received an email from NelNet (my current loan holder) that my loan repayment was \$815 and it was going to be deducted the 12th of each month. I immediately contacted them and was told that they knew nothing of the \$235 payment and that it did not go towards any parts of my loan. I was also informed that my payment would be much lower by the 12th because of the personal expenses information that was given to them. The Nelnet rep told me to contact the third party. Upon doing so, I was told that the \$233 was payment for them helping me with my loan and that i would be obliged to cancel after August once they received full payment. I was under the impression that if I stopped paying them, it would affect my loan repayment plan, so I continued to pay. Around the beginning of July, i received a notice in the mail from the Federal Trade Commission about Ameritech Financial and its fraudulent practices. I Immediately tried to contact them but I could not get in contact with anyone. when i could not contact them, I called my bank (Navy Federal Credit Union) and informed them of what happened. I was immediately transferred to their fraud department and instructed to close my checking account and to open a new one so that there would be no chance of them ecwr taking money from my account again. i also changed my Nelnet passwords and any other passwords that I gave their representative access to. This situation has frustrated me beyond understanding. All I

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1281	98004655	07/23/2018	American Financial Benefits Center	American Financial Benefits Center came to me at my lowest, when I could not repay my loans in full, and was struggling to make the lowest payments. After finding IBR through the Department of Education, a letter soliciting a service that would not only consolidate but bring me a lower interest rate with their membership services. I took full advantage of the offer as soon as possible and soon began paying \$50 to \$100 a month to keep my membership current, under the impression that the money I was paying serviced the Department of Education loans. They did not and over the course of 5 years, I have sunk more than \$3000 that I could have been spending on widdling down my loan amounts. Every time I would confront their service managers, they would redirect me without many answers. It was even hard for me to cancel and make sure they were not drawing anything from my account. This whole experience has set me back thousands, as now I have more catching up to do. What a sick and disgusting scheme to take money from some of the youngest Americans looking to CRAWL up the totem pole. Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1282	98010325	07/23/2018	AmeriTech Financial NSLDS	<p>Forgiveness by this company, because I was having trouble securing a Job in my field of study and could not make the required student loan payments they told me that I qualified for this program. I told them I was interested and was transferred to one of their Loan Reps, Phil Lacefield. Phil explained to me that I could try and file for Loan Forgiveness on my own, but that people who do this are often denied because the Department of Education requires you to fill out several legal documents that are so technical that you would have to have a legal degree to understand most of them let alone, fill out and process them properly. Phil explained how they specialize in helping people like me who have tried to do this on their own and failed or are getting tied up in all the Red Tape that the DOE throws at you. He then explained how for a small monthly fee of \$74 plus a monthly processing fee of \$8, that he can file this paperwork for me, that would reduce my student loans to only a few dollars a month or no payment at all and that by 2020 if I have not yet secured a job in my field of study and can show that I have been actively trying that they can then try and have the loans practically or completely forgiven with the DOE. This service started in Dec of 2017, and I have been in constant contact with the company and paying the company since through direct debit from my checking account with a company Called RAM Reliant Account Management, <a href="https://www.ramservicing.com/">https://www.ramservicing.com/</a> phone 949-859-1404. This is the company collecting the payments. According to this company \$25 dollars goes to Ameritech for service fees, \$8 to RAM services for account fees, and that \$49 a month is being paid by Ameritech to the DOE towards the loans and forbearance fees. Until I received the letter from the Federal Trade Commission I assumed that the DOE is being paid the most I can afford to pay towards my student loans based on my income and that Ameritech was paying them this amount, the reason I believed this is because whatever Ameritech did show that all my separate loans were consolidated into one Loan and now shows that I am in good standing on my credit report. At this point I am afraid to stop paying this company because I do not know exactly what they did even though I possess all the paperwork they supplied me, all I know is that the 82 dollars I am paying each month to Ameritech to keep my credit clean so that I can have a chance to get the job I studied for is the only chance I have at getting a job in that field of study, even with that I cannot get the job I studied for because of other requirements</p>
1283	98010517	07/23/2018	Ameritech Financial	<p>Consumer is calling to report that she received a letter in the mail from Ameritech Financial. Consumer indicate she has been a customer since 2016 and is paying \$150 month reduced to \$99 and payment was drafted out of her account.</p>

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1284	98010584	07/23/2018	Ameritech Financial	I was researching help for my student loans. I came across their website and I was looking for reviews on it. There was a website that a well known person backed them. I don't remember the details. I contacted them and spent an hour on the phone setting things up. I was hesitant at first but the lady I talked to informed me everything was fine and that was why that website that backed them up was for. I was supposedly on income-based payment plan with Navient, but she informed me that I wasn't so I went ahead with it. She asked how many dependents I had, and it's just me but she told me to include other i help out like if I had neices and nephews or other family members. I went along with it. The only thing I had to pay was \$88 a month for 10 months. That was their fee for filing all the paperwork. I got the letter in the mail and I was upset because I believed them. I don't know what to do now.
1285	98010673	07/23/2018	Ameritech	Consumer has rec'd a letter from the FTC v Ameritech lawsuit. Consumer states that she rec'd a call from Ameritech wanting to assist her with her student loan. She has been making payments of \$82 for at least five years with her bank. Consumer states that her bank will refund the last year of payments.
1286	98010680	07/23/2018	Ameritech Financial	Consumer is calling to report in the past she has received notices in the mail from Ameritech Financial offering to consolidate her student loans and lower her monthly payments. She says she has been making monthly payments for about four years. At the beginning they were deducting over \$100 and now it has lowered to \$100 monthly. She was promised that she would only be paying for ten years if any amount was owed by then, it would be forgiven. Consumer has received a notice informing her of the case FTC has against Ameritech Financial and would like to be a part of the lawsuit to try and get her money back.
1287	98010707	07/23/2018	Ameritech Financial	Consumer has been paying Ameritech Financial a monthly fee of \$88 for the last eight months to cover their student loan consolidation services. So far she has paid them \$704 which has not gone towards her student loan debt. She just received a letter from the FTC regarding action being taken against Ameritech.
1288	98011125	07/23/2018	Ameritech	Consumer is calling saying she had received a letter from the FTC about a law suit against Ameritech. Consumer is calling to make a report against Ameritech.
1289	98011247	07/23/2018	Ameritech Financial	Consumer is calling on regards to a letter received by the FTC about Ameritech Financial. Consumer reports that Ameritech Financial have promised to enroll consumer into a government program that they claimed would permanently lower monthly student loan payments for a loan forgiveness. Consumer reports that she was paying \$82 monthly. Consumer reports that she will reach out to Ameritech Financial for a refund.
1290	98022272	07/23/2018	Ameritech	Consumer called to report that she received a letter regarding the FTC vs. Ameritech. Consumer states that they were supposed to help her consolidate her student loans.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1291	98022334	07/23/2018	Financial Education Benefits Center	Consumer states she would file a complaint against Financial Education Benefits Center. Consumer states her sister referred her to Financial Education Benefits Center since her sister had received a letter in the mail offering to lower student loan payments. Consumer states she did call them and they did offer to lower her student loan payment, consumer states they requested that she pay \$207 11 times which included fees and then \$99 a month. Consumer states she paid around \$4000.
1292	98022390	07/23/2018	Ameritech	Consumer states that she received a letter from the FTC stating to be suing Ameritech due to deceptive practices, consumer states she was offered assistance with reducing her student loan from Ameritech. Consumer states that she was told if she paid \$200 for the first 12 months she would only pay \$99 a month for the next two years, they were able to forgive her loan. which she found out that no payment was going to her student loans. consumer wants to know how she can retrieve her money and where to receive additional information.
1293	98022496	07/23/2018	Ameritech Financial	Consumer is calling to report that she received a letter in the mail from Ameritech Financial. Consumer indicate she has been a customer since 2016 and is paying \$230 month for a year and \$97 payment was drafted out of her account.
1294	98022542	07/23/2018	Ameritech	Consumer called to report that she received a letter from the FTC regarding Ameritech. Consumer states that they were supposed to help with her student loans but they didn't. Consumer states that she was being charged 250 dollars a month until paying 800 dollars then began to be paid 99 dollars a month for a few months.
1295	98022657	07/23/2018	Ameritech	I enrolled in the program with Ameritech thinking that that was what I needed to do to do the loan forgiveness program. I had to pay an initial fee of \$207 and then \$99 each month thereafter. I thought that that money was going towards my student loan payments, but in fact, it was for special benefits that according to your letter, were benefits that I could've gotten through PA Dept of Ed for free and that I shouldn't have been paying. If I could get that money back as a result of this lawsuit, I'd really be grateful. Thanks so much for contacting me. I have since cancelled my membership with Ameritech.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1296	98027662	07/23/2018	Ameritech Financial	believe they were a loan servicer for the Department of Education. I had no idea they were not a legitimate servicer until I received a noticed from the Federal Trade Commission in July 2018, stating Ameritech Financial/FEBC is being sued by the FTC for deceptive practices. I immediately tried to login into my FAFSA account, as noticed stated to do, only to find the password I last known it to be, had been changed and none of my verified information was up to date. Upon much needed research, I called Student Loan Support Center on July 16, 2018, when a gentleman named Robert helped me to gain access and control of my FAFSA account. He also confirmed the lawsuit was legitimate and the following fraudulent activity. I had no idea that on April 22, 2016, Ameritech Financial/FEBC filed an IDR on behalf stating I have 2 children, 4 other dependents, and an annual income of \$43,500. Which is a complete lie. I have never wanted children nor do not have any children, I was single and living alone, and earning \$45,000 at the time. Then, on June 30, 2017, they re-certified the April 2016 IDR stating I had zero children and 6 other dependents with an annual income of \$49,000, and that I worked for a public service company. Again, do not have children, nor dependents, I have never worked for a public service company since I have been out of college, and I do not believe they filed the correct annual income. From April 21, 2016 to June 22, 2018, Ameritech Financial/FEBC charged me fees totaling \$3,861 (could not attach) for services the government apparently offers for free. While Ameritech Financial/FEBC acted as a sponsor, they used the following service agents to process fees: Global Client Solutions (GCS) and Account Management Plus (AMP), in connection with Reliant Account Management (RAM). Ameritech Financial/FEBC enrolled me in federal programs that I did not qualify for leaving me no capability of actually paying down my loans, and or the accumulating interest causing me \$3,462.10 in capitalized interest (could not attach). These unlawful and defrauding acts of defamation, along with consumer and systematic abuses, has caused me immense pain and suffering, emotional distress damage, and mental anguish. I feel extremely violated, embarrassed, grief, depression, and anxiety. Not to mention the hours of research and time this whole process has taken away from my means of making a living. I am an accountant, this is quarter end, and making time to address this unfortunate situation has been an impediment on my career. Ameritech Financial,

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1297	98027666	07/23/2018	Ameritech Financial	When I first entered the program it was explained I would pay approximately \$223.00/mo for the first year then \$99/month for Ameritech services. I redid my student loans after the first year and was told my payment would be drafted 24th each month with \$99 for Ameritech and \$121 for student loans. Little did I know, they were NEVER collecting for student loans. I did not catch this error because I did not access FedLoans because I started back in school. So my loans went into deferment because of being in school. It wasn't until I finished school again and started to receive FedLoan emails that a payment for \$115.78 is due. I called Ameritech the first time and forward this email, I was told I do not owe anything until September 11,2018 except \$99. Today, I get another email from my loans indicating I am late. I immediately forwarded it to Ameritech. This time and only this time after I mentioned the lawsuit was I told well we never pay student loans it's in the contract. I was livid, I have been told from day one there will be two drafts one for Ameritech and one from the Fedloan but here I checked my FedLoan, The whole time I owe \$0/month because of IDR. I have now called again and email demanding to cancel my services. All they did for me was mislead and submit documents I can.
1298	98027683	07/23/2018	Ameritech	I was told to make initial payment to start up my account. My payments are drafted from my bank of 82.00 a month I was told this would be paid to my student loan each month for 32 months then my loan will be forgiven.
1299	98027885	07/23/2018	Ameritech Financial	Consumer rcv'd a letter about FTC v. Ameritech Financial. Consumer has been paying Ameritech Financial every month to resolve their student loans, but Ameritech has not been fulfilling the terms of the contract. Consumer agreed to a contract of 300 months at \$400/mo for the first 4 months, \$100/mo for the remainder of the contract.
1300	98027903	07/23/2018	Ameritech Financial	Consumer has been paying Ameritech Financial a monthly fee of \$99 since November of 2016 to cover their student loan consolidation services. So far he has paid them \$2574 which has not gone towards her student loan debt. He just received a letter from the FTC regarding action being taken against Ameritech.
1301	98027919	07/23/2018	Ameritech Financial	Consumer is calling to file a complaint against Ameritech Financial. Consumer states she paid a total of \$2500. Consumer states she was under the impression that her payments were going towards her student loans. Consumer received letter from FTC regarding the recent lawsuit that was filed against this company.
1302	98027955	07/23/2018	Ameritech	AMERITECH: Consumer called with questions about pending case against Ameritech. Provided information and directed consumer to ftc.gov site to stay informed.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1303	98028106	07/23/2018	Ameritech	I know I had been contacted through email or mail with an offer of reducing student loan payments. I called the number and spoke with a Richard Tapia about my student loans. One thing I did find suspicious but let it pass as I was needing a lower payment at the time due to lack of job at the time. When I asked any questions regarding why information was needed and what guarantee they had for me I was considered an angry and irate customer and was sent to a supervisor. The supervisor really did not explain too much more but still seemed willing to answer questions, but still sent me back to Richard who would send me back a soon as I asked a question. I remember them telling me they received payment separately from the student loan payments, but I do not remember them telling me they do not make the loan payment. I was surprised when I received a bill from my student loans saying I was 2 months behind. I then was questioning why I had been paying them \$179 a month if none of it went to my student loans. This confused me because when I pay my student loans ameritech was getting more than when I was not paying the student loans. This has been baffling me if they do not pay my loans then what am I paying them for and paying them more than my student loans was getting I could have been applying that amount to my student loans to pay them off earlier.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1304	98028193	07/23/2018	AmeriTech Financial	Student Loan Forgiveness program, I decided to call the number listed to inquire more about the program, since I had seen things advertised on television as well. Upon reach Alex, he was very pleasant and asked a few questions regarding my student loans to see if I qualified. I did and he explained that through participating not only did I qualify for loan forgiveness but due to me working for non-profit that I qualified for the 10-year loan forgiveness plan. He explained and assured me that after 10 years of payments through his company, whatever was left would be forgiven. I was a little unsure that this was too good to be true, especially after he asked for all of my password information for my online log ins where I made my student loan payments with AES and Nelnet. He recognized my hesitation and stated that he would send me their BBB certifications and reviews and call back if I wanted to proceed. He did just that and when I researched on my own, the company was fairly new so there were no negative reviews regarding the company. I then made the decision to call back the next day and complete my enrollment. During the close of the call, Alex explained what my payments would be monthly \$207 per month for 10 years that would be deducted from my account by a third party company, Global Client Solutions to pay on my student loans once I completed my signatures on documents that would be sent to me. I did receive and completed those documents and my first payment was deducted on 3/10/16. I kept up with my payment deductions, never late or missed. It was not until December 2016 when I noticed that student loan payments had not gone down and I called and inquired about this. I never could reach Alex nor did he respond to my emails, so I contacted Global Client Solutions. At that time the representative stated she would need to have her manager review my account and contact me later. I never received a return call, but at the same time, I was contacted by them to renew my tax information for my repayment status to be updated. I called again to inquire not only about why my balances remained the same but also why my payments were going to be changed. I finally spoke with someone in February 2017 at which time that young lady stated that my payments were for them to process my paperwork for my loan consolidations and not to go towards to my loan repayment. \$207.00 a month to PROCESS PAPERWORK!!! I was outraged. She then stated that my payment went down to \$99 in December for me being on -time and based on my income and that in
1305	98032749	07/23/2018	Ameritech Financial	The consumer received a letter from FTC in regards to Ameritech Scam. Consumer called number and was directed to automotive service for a medical survey. Consumer opted into 1 and was informed she was winner for sweepstakes.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1306	98033556	07/23/2018	AmeriTech Financial	I'm contacting you for assistance in resolving a refund for the money Ameritech Financial has falsely claimed to use as part of my loan repayment plan. I was told that my total loan owed would be reduced with my monthly income driven repayment plan. Upon some investigating with my previous student loan servicer, Fed Loan Servicing, I was told that my account was consolidated and removed from their jurisdiction. According to my emails, as seen on 3/23/18, Ameritech sent me an email stating that my payments will now be remitted to the loan service, Nelnet. However, when I called Nelnet, they had no knowledge of Ameritech Financial, or even heard of this company!! I have no records with Nelnet at all. Every month, for the past 7 months, \$132.00 have been deducted from my bank account under the guise of Nelnet, when they haven't received a penny! This company, Ameritech Financial has been fraudently taking money from innocent people and using it for their own discretion without applying it to pay off my student loans as promised in contract. I lost \$916.00 total and would like to be compensated for my loss.
1307	98039175	07/23/2018	Ameritech	Consumer has rec'd a FTC letter v. Ameritech. Consumer has started to receive letters from Ameritech about 2 years ago. She enrolled with their services and has paid about \$300. Consumer reports that rep for Ameritech was very rude. Consumer states that she was told by Fed Loans that she should not have to pay for services. She cancelled services with Ameritech after the hurricane.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1308	98039445	07/23/2018	Ameritech Financial	In early 2016, I received a letter in the mail from Ameritech Financial stating they were a loan forgiveness program. I decided to call the 800 number on the flyer and was told Ameritech could significantly lower my loan amount and put me on an income based monthly payment plan for their loan forgiveness program. They stated part of each monthly payment would be going towards my student loans, and another portion would be going to Ameritech since I was working with them. I was told I would be put on an income based payment plan. They stated I would need to pay about \$300 initially, but after that initial payment, I would only need to pay \$100 monthly. They stated once I was enrolled, they would consolidate my loans, which made them eligible for an income based plan and that after so many years, the remaining amount of my loans would be forgiven. They stated after I made 120 payments over 10 years or 240 payments over 20 years, depending on the monthly amount, all remaining debt would be forgiven. They stated I was on the 240-300 payments over 20 years plan. They stated they are a Federal program based on income; I qualified based on my low income, but they were getting me the most benefit from the program. They said they aim to keep payments as low as possible. I've noticed my student loan amount has not been decreasing with my original provider, so I don't think any of my payments to Ameritech went to my original provider. They couldn't provide me with any kind of documentation or payment history when it came to tax time. I've asked multiple times if they could send me a statement showing my payment history with the monthly amount, but they stated they cannot provide anything like that. I asked if there was any kind of online account I have through them or could create, so I could keep track of my payments, but they said no, I would just have to look at my bank account. Recently Ameritech told me I had completed 2 years of the payments. I asked to cancel my "contract" in June 2018 and they stated they could put my account on hold and would send me the paperwork. I received an email a few weeks ago stating my FSA account password had been changed, but if I wasn't the one who changed it, I should follow a link in the email. I hadn't changed the password, so I followed the link. I had some difficulty logging into my account. I then received a letter from the FTC informing me of the lawsuit against Ameritech. I called them again, and they said they hadn't canceled my account, but would do so. Other-Other Update
1309	98040032	07/23/2018	Ameritech	AMERITECH - Consumer received letter from FTC regarding AMERITECH. Provided information and referred to FTC.gov

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1310	98045535	07/23/2018	AmeriTech Financial	my legal dependent) living with me. I was 33 years old when I determined to go to college and become an elementary school teacher while raising a son and daughter. I used federal student loans when I became a single parent in 1991 and by working a minimum of 30 hours a week. I worked part-time while attending college but did achieve my B.S. Education degree in 1995 and was able to secure a salary position as an elementary teacher in my local public school district in 1997. In 2016 I received a USPS mailing at my residence from Ameritech Financial identifying their ability to assist me in my student loans. I called Ameritech Financial in response to their mailing at their 800 telephone number. Ameritech Financial identified immediately that they would assist as there was a new program through President Obama that would have my student loans paid off in 10 years by making monthly payments for 120 months and then the balance would be forgiven. The initial cost was \$207.00 and a \$29.95/month payment, automatically deducted monthly from my personal bank checking account. These costs were paid for 12 months and then were reduced to \$99.00/month and a separate \$29.95/month cost. These payments continued to June 2018. The \$207.00 payment was identified as a fee for Ameritech but it was understood, and never clearly stated to me that the \$29.95 and the \$99.00 monthly costs were fees – it was understood that these payments were being paid against the loan principle. During this time Ameritech Financial identified another federal program for my participation involving forbearance: Ameritech Financial completed the forbearance forms and submitted them to FedLoans, even using a California address although I have always lived in Pennsylvania. On July 19, 2018 I received telephone calls from FedLoans identifying my loans were behind in payment. I contacted FedLoans and received identification that none of my \$99.00 and \$29.95 payments over the past years were applied to my loan. I then cancelled all authorization for payment to Ameritech Financial through my bank. I truly believed that there was deliberate deceit by Ameritech Financial. Their statements to me in 2016 were clear that by working through them I would permanently reduce my monthly federal student loan payments and that my payments would go directly to reduction of my debt. They did not tell the truth and I only received the facts this month. This claim is to formally request the FTC to direct Ameritech Financial to return the \$4,630.55 paid by me to them.
1311	98045733	07/23/2018	Ameritech Financial	The customer service representative lead me to believe that I was enrolled in a Student Loan Payment Reduction and Forgiveness program. I was also informed that the only method of payment was auto pay through my bank account using a third party to process the payments. Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1312	98045856	07/23/2018	Ameritech	Ameritech financial message me a year out of school to redo my student loans they said i would have to put down only so much and then pay only \$100 for 10 years and it would be forgiven. They have been auto drafting out of my account for over two years and i called my loan people and they told me all my personal info had been changed by ameritech so i was not receiveing any informations about my loans or payments. when i called the company to find out how they could change all my info they told me by signing up with them I gave them promission to do all that stuff. but i gad no idea then I dound out that no money was ever sent to my loan people for over teo years. I called the company to cancel the payments from my account and that I didnt want it anymore. It took about 4 times calling and hours on the phone noone wanted to help me out and they keep transfering me to other people back and forth. it was a horriable experince. people need to know that ameritech changes personal infomation and never pays to there student loans. my loan company is my fed loans
1313	98061594	07/23/2018	Ameritech Financial Ameritech Financial Colorado Tech	CFPB Issue Type: Struggling to repay your loan   Can't temporarily delay making payments --- What Happened: In October 2016, Ameritech Financial contacted me stating that they can lower my student loan payment and guaranteed loan forgiveness within 15 years with their assistance, but none of my monthly payments went toward my student loan balance. As a matter of fact it only went up more because of the interest. The FTC sent me a letter stating that there is an active lawsuit against Ameritech Financial. I contacted the company and they refuse to refund my money back. I have paid \$850 to this company with proven bank statements. --- Have contacted: CC Issuer --- Fair Resolution: I need a full refund. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
1314	98933904	07/23/2018	American Financial Benefits Center	I spoke to a very nice lady on the phone at AFBC.. While I choked back tears - I explained to her that I could no longer afford to pay the monthly fee. She understood and said everything was canceled before we ended the phone call. I also received an email from AFBC that it was canceled 'effective immediately'. The next day or the day after that phone call my account was deducted \$99. Which set off a chain reaction of overdrafts. I emailed them complaining of this. They called me back and said oh well that deduction was already in progress before you canceled your account. I find this hard to believe. Why wouldn't the VERY nice lady I talked to tell me there would be another deduction from my checking account? She explained everything else that was going on, down to when I would need to deal with my student loans again. --- Additional Comments: I would like my \$99 back. I should also ask for the \$90 in overdraft fees because three items were over drafted because of this.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1315	97408082	07/23/2018	Ameritech Financial	Consumer reports on the behalf of their girlfriend, they received a call from Ameritech Financial offering to lower their monthly payments on their student loan. Consumer reports they promised a loan forgiveness. Consumer reports they charged a fee of \$200. Consumer complied and has been paying since 2015 at the rate of \$99. UPDATE 7/23/18: Consumer called to state the Ameritech is refusing to return her money. [REDACTED]
1316	97702225	07/24/2018	Ameritech Financial	Consumer has been paying Ameritech Financial a monthly fee of \$173 for the last seven months to cover their student loan consolidation services. So far he has paid them \$1211 which has not gone towards his student loan debt. He just received a letter from the FTC regarding action being taken against Ameritech. UPDATE: 7/12/18 Consumer added names. [REDACTED].
1317	98051783	07/24/2018	Ameritech	Nov 2017, I was contacted by Ameritech claiming they would provide a service with working with my loan provider with reducing my monthly payments and eventually leading to loan forgiveness after 5 years of consistent payment. Ameritech charge me upfront fees and after 6months of not seeing any progress, having to follow-up with my loan provider for communication and follow-up that should have been taken care of by Ameritech. I closed my account in April 2018. The following is what I paid to Ameritech over the course of 5months. • Dec, \$407• Jan, \$407• Feb, \$407• March, \$99• April, \$99
1318	98052077	07/24/2018	Ameritech	when they contacted me they told me on the phone and in an email that a small portion of my payment was their fee and the remainder was paid towards my student loan. They changed my servicer to Nelnet. I made my payment instead of it being one monthly payment I was paying them every two weeks. I called and explained that I couldn't afford to make payments every two weeks. They refused to work with me. I went to call Nelnet to speak with them as I was still getting emails from them saying my payment was past due and found out that Ameritech was not paying anything on my loans. Now I get this letter from FTC. Did as the letter stated and called and canceled my membership and request a refund. After being on hold for 30 minutes was told that they are not issuing refunds as they were not wrong in their practices. Horrible company.
1319	98052276	07/24/2018	Ameritech Financial	I was originally contacted through the mail by this company telling me they can reduce my monthly payments to my student loans. So I gave them a call and they falsely walked through the process of how the monthly payments will be reduced. So I signed up with them and trusted them with a lot of personal information thinking they were who they said they were. I've been paying this monthly fee of \$82.00 since September 26, 2017. After I had called them up to get a better rate on my loan, they had multiple people contact me via email and telephone to make sure all the documents and payments were properly set up. And since then I have been paying the monthly fees, thinking it was towards my loans.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1320	98056337	07/24/2018	Ameritech Financial	Consumer reports they received an email from Ameritech Financial offering to lower their student loan payments and student loan forgiveness. Consumer reports they have been paying at the rate of \$100 for 5 years.
1321	98056449	07/24/2018	Ameritech Financial	Received offer to reduce payments on student load. called the number and spent over an hour filling out forms online. The first payment and processing fee were required upfront. I have been making payments via automatic bank draft on the 25th of every month for a year. Just received a letter from the FTC notifying me of the fact that my payments arent actually going towards my student loans. Immediately upon receipt of the letter I called the number for Ameritech and asked to cancel my account on the basis of the letter from the FTC. I was forcefully informed that it would be turned over to customer service and I would be getting a call from a 916 area code. Following the call I filed a complaint with the FTC.
1322	98056620	07/24/2018	Ameritech	I received a notice in the mail from Ameritech claiming that they could help with getting my loans reduced. I called the company and got everything set up with the understanding that I pay them and the money would go towards the reduced amount on my loans. Recently I received a letter from the Federal Trade Commission stating that Ameritech is being sued. I have cancelled my membership and now I'm entering my complaint to hopefully get my refund.
1323	98056800	07/24/2018	Ameritech Finacial	Consumer states that he wanted to make a report against Ameritech Financial because they have not paid his student loans. Consumer has also received a letter. Consumer also stated that he called them to ask for a refund and the individual laughed at him.
1324	98056915	07/24/2018	Ameritech Financial	The consumer has a complaint against a debt management company, Ameritech Financial. The consumer has paid money each month since Feb 2018.
1325	98064818	07/24/2018	Ameritech	Consumer received a letter from FTC regarding the case against Ameritech. He received a call from the company. Consumer was being told about a loan forgiveness plan. He was told that the program was expired and needed to reapply. Consumer was told that he could pay \$180 for 20 years and have his loan forgiven. He agreed to pay \$85 a month. Consumer was told that the first year only \$10 would go to his student loan. He only paid 4 months because he lost his job. Consumer was told to call back but he has now received this letter.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1326	98064861	07/24/2018	Ameritech Financial	In 2015 or 2016 I received a letter in the mail about student loan foregivness. I gave Ameritech a call. I spoke to representative ask me a couple questions about my current status of my student loans and the monthly payment. They mention this is a student loan forgiveness program working with the government to help forgive student loan debt and I could pay it off much faster, would not have to pay full balance and all the money I pay could be claimed on my taxes which later on I found out none of it is true. They stated that I have to pay \$200 a month for the first 4month and after its \$99 a month and I dont have to pay a anything more and this would cover my loan payments. After a couple of months I started reciving calls from the student loans company saying my account is past due 6\$. I called ameritech and they stated the fees im paying for the service to get the best rates. Once the year was over, I received a bill from my student loan in the amount fo 600\$. When I called ameritech they stated I needed to send them my tax forms , they would not accept anything else. In the process I call my student loan company and they offered me the same program for no additional cost and a lower monthly payment. I called back ameritech to cancel and question what I was paying for all those months. The representative started to tell me I shouldnt believe the student loan company they have a history of lying. I inform him I would still like to cancel, the representative then inform me of another plan thats only 49\$ a month which I refused. The representativie then express that the monthly rate and the fees that I was paying was membership fee for a company ram servicing that entitled me to different benefits for non related stuff that was never mention to me or I ever took advantage of. So when I received this letter in the mail about suing I was quick to sign up. I would be happy to do anything else I could do to help prosctue this company.
1327	98064866	07/24/2018	Ameritech Financial	Ameritech Financial/AMERITECH COMPLAINTS: The consumer rcv'd the Ameritech letter from the FTC. The consumer has made Ameritech from \$3000-4000.00.
1328	98064902	07/24/2018	Ameritech Financial	VMCb:18AW6136 Consumer left a voicemail requesting a call back for an unknown reason. During the call back the consumer stated that she received a letter from the FTC in regards to the Ameritech Financial lawsuit. Consumer reports that she received either a phone call or a mailing from Ameritech Financial that was offering student loan debt forgiveness. Consumer states that she discovered that the company was not using the consumer's payments to pay her student loans. Consumer states that she paid the company approx. \$2500 and when the consumer requested a refund the company denied the consumer's request.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1329	98065410	07/24/2018	Ameritech Financial	I was contacted by mail because for 2 to 4 months i was having problems paying my loans. I received a loans forgiveness letter from the education department telling me to contact a company that will help me. A man name Juan Casas called me and explain that i will be switching over to Ameritech and will only need to pay 100 to 108 dollars every month. i did not really understand the sign up process, he basically signed it for me and after that every month under "RAM" the money would be taken out of my debt, thinking it was going towards my loans.
1330	98065463	07/24/2018	Ameritech	The consumer reports he received a call from Ameritech 2-3 years ago. The consumer reports he signed up with them. They offered to help him with his student loans. The consumer reports he was paying \$170 a month for several years. The consumer report they stated it would lower his interest rate.
1331	98070746	07/24/2018	Ameritech	Consumer would like to file a complaint against Ameritech for deceptive practice.
1332	98071337	07/24/2018	Ameritech	Consumer has a student loan and received a call from Select Student Services. She was told that they could help her get her loans forgiveness. She paid \$400 to get started in 2016. She would pay \$29 monthly. Consumer states that she gets charged \$300 every year. She was given a letter from FTC vs Ameritech.
1333	98071554	07/24/2018	Ameritech Financial	The consumer is calling in regard to Ameritech Financial. Consumer was contacted by Ameritech Financial regarding a loan forgiveness program. Consumer states she paid \$209/mo for 9 months and then the payment was reduced to \$99/month. Consumer doesn't know how long she has paid on the loan.
1334	98077918	07/24/2018	Ameritech Financial	Consumer reports they inquired about services with Ameritech Financial offering to lower their student loan payments and loan forgiveness. Consumer reports they have been with them for a year and paying \$100 a month.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1335	98081515	07/24/2018	Ameritech Financial	<p>working to reduce debt loads including my outstanding School loans. When I went through the initial interactions I was told that I'd be signing up for their program that would require an initial deposit and then only pay \$99 a month for 20 years and my loans would then be considered as paid. Of course, I signed up. Through the signup, I was drafted \$427 for the first month, then \$407 for the next two months before the draft of \$99 a month started in December of 2016 and I have been paying that amount through now for a total of \$1881 in monthly payments. In about July of 2017 I was contacted by the company to renew my bank authorization and was asked to sign some docusign materials; I asked if there were any changes to the payment amounts or anything else that was needed and they stated "no, you will keep paying the \$99 a month until you are done" and that was it, no other explanation or hesitation or anything that led me to believe I needed to question the practice. I then received the FTC letter in early July of this year and was in disbelief. I had attempted to contact the company at least 1x per week until today when I was finally able to get through to a phone line (although it was a different phone number - I was texted by the company on my home number as a "reminder of payment draft" which was a new interaction, and that phone number listed in the text was 877-877-7716 then followed by the number in the letter of 800-792-8621. My first call to the 8621 number went straight to a voicemail but then did not connect/allow a message. My next few calls just seemed to be an eternal hold without any updates of queue time and I disconnected after passing the 30 minute mark. Today, 7/24/18, I connected on the 7716 number and was talking to the service Rep Becky. I promptly asked to cancel the account and to see if I could get a refund for services I was not receiving. She probed for a bit more information and I did say that I received the letter, she quickly then changed tone and said she would cancel the account but stated that they would not issue any refunds as the FTC filing is being reviewed. She then confirmed the account was cancelled and that I was billed just this morning so I should no longer see activity after the bill from this morning posts. I have since changed my password and some login info with my original Student Loan provider and have adjusted the info on my own; I did find it disturbing that the updates reported that they didn't have a match for what info I was reporting for their income based repayment plan from last year so I am</p>

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1336	98081693	07/24/2018	Ameritech	I was told by Alex Shaver that they would make my monthly student loan payments monthly out of the monthly payments i would pay to them. I paid \$235.00 for the first 5 months and \$99.00 thereafter. I started my payments in June of 2017 and stopped paying them in May of 2018 after I realized they mislead me. They are still trying to extract payment out of my account. The monthly payments were drafted out of my account by AmeriTech. I had to provide them my account information. The draft was under the name,"RAM PMT". I received a text message monthly saying the payment was drafted out of my account. Thank you for your assistance in this matter.
1337	98081740	07/24/2018	Ameritech Financial	In the early month of January 2016 i was solicited by Ameritech Financial with the promise of drastically lowering my student loan debt and have this loan totally forgiven under a "new Gov't program called the, student loan forgivness act" i applied for this program w said company and paid almost \$4500. in payments and fees. At the current initial time i applied i was working for a non profit hospital in security. In october of 2016 i was seeking a new job and asked Ameritech Financial if being employeed by the [REDACTED] still qualified me in this program, at which time, i was told yes. In january 2017 i applied for the annual continuation of this PSLF, at which time i disclosed my new employment with [REDACTED]. I did not hear anything back for a while, at which time i got letters from Ameritech that indicated that my maturity date was approaching and they needed all new application and PSLF paperwork. I submitted same, was approved by the fed loan servicing company of Harrisburg, Pa on 2/17/18 and then denied on 3/13/2018 with no excuse. After researching this, i have found out that no payments were made towards the loan, the extension of the loan was carried over without any notice that any payments no matter how small or at no payment at all would not count towards the 120 months as promised. i attempted to appeal this matter with the student loan servicing company and as of this date, nobody has contacted me and meanwhile i has an overwhelming pile of student loan debt that i actually cant afford. please feel free to contact me regarding this case. i have a very large file on this and several documented emails. Thank you. [REDACTED] 7/24/2018

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1338	98081792	07/24/2018	Ameritech Financial	I am a high school math teacher for 16 years and have a good amount of student loan debt that I incurred mostly for attending graduate school. When I received the email at school from Ameritech about being able to take advantage of student loan forgiveness because I am a Pennsylvania high school math teacher in good standing, I was thrilled. Not long after the new year began in 2017, I finally decided to take advantage of such a program so that I can eventually get out from under the large student loan debt that I have. I spent hours on the phone with the Ameritech representative and she assured me that once we got all the paperwork completed, I would have a monthly amount of money deducted from my checking bank account. She specifically stated that after ten years of making payments successfully, I would be forgiven of the remainder of my student loan debt. I noticed monthly payments were being deducted and I was happy that I was now on my way to an eventual student loan debt-free future. In January of this year 2018, I had to submit a new employer information sheet as an update. I was appalled in June this year when I received the letter from the FTC that I was being duped and my hard-earned money was not being applied to my student loans. This deceptive practice is disgusting and hurtful, and I demand the return of my funds. Thank you.
1339	98081846	07/24/2018	Ameritech Financial	I am joining in with the lawsuit the FTC has against Ameritech!!
1340	98113706	07/24/2018	Ameritech Financial Ameritech Financial LIU Post	CFPB Issue Type: Struggling to repay your loan   Can't get other flexible options for repaying your loan --- What Happened: October 19, 2016 AmeriTech contacted my cell. They had all my personal information, including my social security number. Not knowing I went along and set up to what I thought to be a repayment to my student loans. Fast forward to June 21, 2018, I felt that there should have been some sort of decrease in what I owed towards my \$100, 000 school loans. Not one penny was put towards it. AmeriTech became harassing. They called everyday, same time and emailed everyday. When I called to confront them, they were nasty, I have saved emails. --- Fair Resolution: I would like a refund of all my payments. AmeriTech needs to be shutdown. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1341	98159069	07/24/2018	Ameritech Financial Ameritech Financial Longwood University	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: I received a phone call from a representative from Ameritech telling me that they could help me lower my monthly payments. I believe it was three years ago in 2014 or 2015. The payments at first were \$200 a month then they dropped to \$99 after a year. I was getting emails from the borrowers directly, telling me that the loans were in forbearance. My latest student loan statement showed that my balance was increasing instead of decreasing. I was wondering why this was happening. I put all my faith in the company of Ameritech to handle my loans. I then received the letter from the FTC saying that the company was fraudulent and that they were taking action against them. The payments are automatically withdrawn from my checking account, I am going to stop those payments from coming out. --- Have contacted: CC Issuer --- Fair Resolution: I want to get back on track with my loans, I either want my money back or a refund in regards to what has happened. When I called them they were not help full with this issues. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
1342	97365270	07/24/2018	Ameritech	Consumer got a letter from FTC about Ameritech and wanted to file a report. VMCB:18MV6028 UPDATE 7/24/18 Consumer left a voicemail in regards to receiving a letter from the FTC about the Ameritech lawsuit and the consumer is concerned about the legitimacy of the letter. During the call back the consumer stated that Ameritech is not going to get a refund due to the litigation filed against the company. Consumer reports that she has paid approx. \$100 per month since inception of contract. [REDACTED]
1343	97383844	07/24/2018	Ameritech Nelnet-National Educational Loan Network	Consumer has rec'd a FTC v. Ameritech letter. Consumer states that she saw an ad about student loans and contacted Ameritech. Consumer states that she enrolled in their Student Loan Program in March 2018. They are currently deducting \$82 a month from her checking account. UPDATE 07.06.2018: The updated the date the transactions started and that was 02.01.2018 instead of March, about 552 was taken from her acct. The consumer called PH# on the letter to get the refund and cancel service with Ameritech. The answering service said they will call back, but they have not called back. [REDACTED]. Update 07-09-2018 Consumer called back saying that her bank let a charge go trough from Ameritech. [REDACTED] UPDATE 7.10.2018: Consumer called to report that Ameritech Financial called her and told consumer that they could not give consumer a refund "...because there are no errors in your account," but consumer did successfully cancel her Ameritech Financial account. [REDACTED] UPDATE: 7/24/2018 Consumer has been receiving calls and mail and they are offering her debt consolidation. [REDACTED]
1344	97384150	07/24/2018	Ameritech Financial	Consumer has been paying Ameritech Financial a monthly fee of \$108 for the last year to cover their student loan consolidation services. She just received a letter from the FTC regarding action being taken against Ameritech.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1345	97420762	07/24/2018	Ameritech Financial	The consumer has a complaint against Ameritech Financial, a debt management company.
1346	97420820	07/24/2018	Ameritech Financial	Consumer reports that she got a letter from FTC concerning the Ameritech Financial lawsuit. She has sent them money and they have not paid any student loans. Consumer saw an ad for Ameritech online and has paid them a great deal of money
1347	97675191	07/25/2018	Ameritech Financial Relient Account Management	Consumer states she got a letter from the FTC about Ameritech. She got it on 07/03/2018. She called to cancel the service but hasn't gotten a response. She signed up in 01/2018 for 82 a month. UPDATE 7/11/2018: Consumer called to report that there is now a new disclaimer on the Ameritech Financial website and wanted to make us aware. - [REDACTED] UPDATE: 07/11/2018 Consumer called to add information to her report. [REDACTED] UPDATE 7/25/18: Consumer called today to ask for a refund from Ameritech Financial, the consumer is told she has a zero balance. She checked with the Fed Loans and shows the money is still owing. She was refused the refund. Gave site for FTC. [REDACTED] UPDATE: 07/25/18 Gave site for FTC. [REDACTED]
1348	98088229	07/25/2018	AmeriTech Financial	I was contacted by AmeriTech Financial about a year and a half ago. I responded back to the call and mail about gaining more information on ways to reduce my student loans. The representative I spoke with sounded very convincing and seemed knowledgeable, so I decided to partake in what I thought would be reducing my loans. I had to fill out paperwork and they had a scheduled for my payments for the next ten years. Every month money automatically comes out of my account from RAM, Reliant Account Management. I still received emails from my loan servicer, Great Lakes Borrowers, saying I currently owed \$0.00, so I assumed everything was going just fine until I got the letter in the mail saying none of my payments were even being accounted for in my student loans.
1349	98093679	07/25/2018	Ameritech	Consumer is calling to report that he received a letter from FTC v Ameritech Financial. Consumer was with the company since 2017 and has paid \$2052.00
1350	98115493	07/25/2018	Ameritech Financial	Consumer reports she is a victim of the Ameritech Financial scam. Consumer contacted Ameritech who offered to pay off her student loans and to consolidate them. Consumer was put on a payment plan and paid about \$99 a month. Consumer later received a letter from the FTC about the lawsuit they have with the company.
1351	98115764	07/25/2018	Ameritech	Consumer received notice from the FTC concerning Ameritech. The consumer found their services online and started an account with them around February 8, 2016. They claimed that they could help the consumer with her student loan debt. They have been taking 99 dollars a month out of her bank account since then.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1352	98120821	07/25/2018	Ameritech Financial	I was misled by Ameritech Financial. They told me that they were consolidating my student loans and that I was to pay them and they would disperse the funds. They took control of all of my logins for Navient and AES as well as my login for Federal Aid. It was only after receiving the letter from the FTC regarding their behavior did I realize my payments were not going towards my loans whatsoever. I called them to cancel my account and asked for a refund. They still have not closed my account and refuse to reimburse me for the money that they fraudulently took from me. Please help me.
1353	98121055	07/25/2018	Ameritech	Consumer states that she received a letter from the FTC stating to be suing Ameritech due to deceptive practices, consumer states she was offered assistance with reducing her student loan from Ameritech. Consumer states that she was told if she paid \$127 a month for the first year and \$98 for the other two years, they were able to forgive her loan. which she found out that no payment was going to her student loans. consumer wants to know how she can retrieve her money and where to receive additional information.
1354	98121064	07/25/2018	Ameritech Finacial	Consumer states that she received a letter from FTC VS. Ameritech. Consumer states that she hired Ameritech Financial on 10/23/2017. Consumer agreed to make first payment on about 11/17/2017 for \$235 for 7 months and for 06/2018 and 07/2018 she paid \$99 for unknown reasons. Consumer initially agreed pay \$235 per month for 10 years then student loans would be forgiven. Consumer was told monthly payments might change throughout the 10 years. Consumer did contact her original student loan servicer, My Great Lakes and confirmed no payments have been made towards her student loans.
1355	98121442	07/25/2018	Ameritech	Consumer states that she received a letter from FTC about us taking action against Ameritech. Consumer states that she signed up with them and has been paying a monthly fee because she was told they would help her get rid of her student loan debt.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1356	98127456	07/25/2018	Ameritech Financial	I was contacted to consolidate my student loans into a lower rate and get a pay off in 120 qualifying payments. This would have sped up my pay-off significantly. I was asked to pay \$1554.00 initial fee for processing and what-not. I was advised that I would be locked into a \$99.00/month payment for the first year and then recertify for continued rate. I did so. During this period, I received correspondence from another company; Global Client Solutions, claiming to be an affiliated participant that provided me with account numbers and the like regarding my membership and financial obligation to the FEBC. After several months of having payments drafted from my bank account and receiving statements that showed no reduction in my principal, but an increase-- I called Global Client Solutions inquiring why this was so. Upon receipt of an unacceptable answer I disconnected to inquire the same to Ameritech. I got the same half-brained non-answer from the representative. I received a letter from Global client solutions that they were no longer servicing my account and that any other questions should be asked of Ameritech Financial. Recertification was due by the time I realized this was a scam. I received a letter stating that my introductory rate of \$99.00 was over and my new payment amount would be \$232.00/month. I had the auto draft discontinued with my bank in July 2017. The most recent correspondence received by me from Ameritech was the monthly email, today 7/25/18 asking me to update my billing information. When I call to request a refund as per the letter I received from the FTC, I am left on hold for over 5 minutes, no one answers, so I disconnect the call.
1357	98127913	07/25/2018	Ameritech	Consumer received a letter from the FTC concerning the case against Ameritech. The consumer found out about them after receiving a letter from the company, claiming that they could help pay off the consumer's student loan. The consumer has been paying 99 dollars a month for a year and a half through a direct bank transfer.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1358	98127923	07/25/2018	AmeriTech Financial	I received a postcard in the mail regarding student loan forgiveness program through AmeriTech. I called the number on the card and was put in touch with Jeff Witten. He explained to me that this program would help me wipe out some of my student loan debt. My first 11 monthly payments would be in the amount of \$207 and every payment thereafter would be in the amount of \$99 until a total of 240 payments had been made, which is where I came up with the total asked to be paid. Once these payments were made, all remaining student loan balances would be forgiven. I was also informed that no interest would accrue during this time period. I set up and automated draft through my checking account and the first payment was taken out on April 15, 2016 in the amount of \$207.00. I was lead to believe that this was all going to my student loan debt. I received statements from Nelnet stating I had a zero dollar amount due every month so I didn't question anything until I received the letter from the Federal Trade Commission. I called my student loan company and was informed that they received no money from AmeriTech over the entire time I was paying them. My statements I received were because Nelnet had placed me in an income based repayment loan themselves and that I didn't owe any previous balance nor would I for the next 12 months and that they evaluate it every year for free. I was livid. I've given this company \$\$3861.00 over the past three years for absolutely nothing. I stopped my automatic draft at my bank. I would like to be reimbursed my money, if that is at all possible. My name was [REDACTED] at the time this was originally set up so that is the name you will find my under. I have sense married and now my last name is [REDACTED]. Thank you for your help in this matter.
1359	98127959	07/25/2018	Ameritech	The consumer wanted to file a complaint against Ameritech Financial for misleading them on their student loan process. The consumer stated that he paid the company \$800 over the course one year.
1360	98128268	07/25/2018	Ameritech	Ameritech lowered my monthly payments from 80 dollars a month to 50 dollars a month stating they were waiving their fee. They also sent me in 2016 paperwork for my tax return stating that a certain amount was paid towards back payments due on my student loans. This year I was contacted by the IRS stating that I falsified my tax return. I only keep my records for a year and do not have the letter to send them and they are ignoring the letters I do send. Other-Other Update
1361	98134988	07/25/2018	Ameritech	Ameritech claimed that they would help pay for student loan debt and charges I made were necessary to make the transactions. I ended paying them about 1300 in total.TOPIC:Referrals

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1362	98135181	07/25/2018	Ameritech Financial	When I originally started working with Ameritech, the rep I worked with was so helpful. She decided it would be easier for us to do the process together. I had to update my passwords anyways as I couldn't find them, so we did that together and she even wrote them down and said it would be easier if she had access "just for the day" to make sure we were seeing all the same things and completing it entirely. She told me the first 3 months would be extra and that money would go toward the program while the remaining money would go toward my loans. I had already decided I didn't want to do it again the following year, so I ignored all the calls and emails they sent thinking I would let my contract just expire. All of a sudden the calls and emails stopped and I was being charged again. The larger amount for the first 3 months, then only \$99 for the last 9 months. (I'll have to look up the exact payments and dates). I was furious and tried calling, but no one called me back and kept giving me the run around. Unfortunately, I was going through a rough patch personally and didn't tend to matters in the way I typically would. So, I was never able to cancel. HOWEVER, the fact that the "program" has one year terms and you have to "re-apply" every year means that the rep ILLEGALLY signed into my student loan site and reapplied forging my signature as if there would be no trace. The first year was my mistake signing a contract. The second year I HAD NOTHING TO DO WITH IT.
1363	98135511	07/25/2018	Ameritech	Consumer is calling saying he had received a letter from the FTC about Ameritech. Consumer says he wants to file a complaint against him.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1364	98159542	07/25/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: I have contacted Ameritech in the past in 2017 and 2018. I set up something in 2017 to get out of default and to get me on track. After several months they stop auto debiting my account stating I need to renegotiate my contract and in that time apparently something went I don't know what it was I tried contacting the person I was assigned to and it's like she never existed and I was removed from the program. I got a hold of the company and tried to set up something again because I'm trying to pay off my loans. So I set up payment plan and started paying \$108.00 a month and I was under the impression that my paperwork was all good I never received any thing saying other wise and they continued to auto debit my account for the \$108.00. Then I receive a letter from the FTC stating the Ameritech may not be paying my loans and I need to contact Ameritech. I put a stop payment to Ameritech and I did that several days ago and I contacted them this morning 07/25/18 and Ameritech (Jacquelyn Sylvester) she stated that she contacts Navient and that they still had my loan. I asked her if my student loans were being paid and she said no and that the paperwork didn't go through and I needed to fill out more paperwork and basically the money I was sending in was not going to my loans but for them to do the paperwork and they were sending me more paperwork because the other one was old. But I never received anything stating that my paperwork didn't go through. Once I was done talking to Ameritech I called Navient and they said that they haven't had my loans since Oct 2017 and that when she gave me the information to contact the CFPB and more information so I could set up my student loans. --- Have contacted: CC Issuer --- Fair Resolution: I want the money that I paid toward my loans back so I can pay on my student loans.
1365	98159596	07/25/2018	Ameritech Financial Ameritech Financial The University of Texas at Austin	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: I received a letter from the Federal Trade Commission stating that they are suing Ameritech Financial, the business I have been paying for my student loans. I'm scared of that this means and trying to understand if I am involved in a scam, where my money went, and how to get out of it. I've been paying them for 2 years and the letter states that it has not been going to my student loans. --- Fair Resolution: Help on what I should do, what's true. A phone call would help greatly. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1366	98159644	07/25/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: I am receiving emails each month from RAM (Reliant Account Management) telling me they are deducting a draft in the amount of \$33.00 from my bank account. The most recent email was 7/24/18 at 10:pm. RAM is affiliated with Ameritech financial services. I was charged \$500 in the beginning of this to consolidate loans. They have been very deceptive. I have recently logged into FedloanServicing and changed my password.I had assumed that the \$33 was going toward loan payments. --- Have contacted: CC Issuer --- Fair Resolution: Since I was not able to find a job after my degree was granted in the field of my degree, which seemed odd to me, since I already had experience in the field; I think it would be appropriate to be able to work from home in some capacity. I am now retired and on a fixed income.
1367	97370673	07/25/2018	Ameritech Financial	Consumer reported that she received a letter from the FTC regarding Ameritech Financial. Consumer states that she received a letter from Ameritech offering their service for loan forgiveness program. Consumer contacted them and set up payments to the company. Consumer was paying 82 dollars a month for 32 months and the rest would be forgiven. Consumer has paid the company 2,000 dollars. Consumer has stopped payment through her bank. UPDATE:7/3/2018 Consumer tried to call Ameritech that was on the letter from FTC. Consumer was put on hold and was disconnected. [REDACTED] UPDATE: 07/25/2018 Consumer is calling to report that she contacted Ameritech and canceled her membership and asked for a refund. Consumers membership was canceled and was not given a refund telling her that the allegations against them was not true. [REDACTED] UPDATE: 07/25/2018 Consumer called to add information [REDACTED]
1368	97376221	07/25/2018	Ameritech Financial	Consumer states that he received a letter in regards to Ameritech and the Lawsuit. Consumer joined them in August or September 2017 on a plan for repayment at 300 dollars a month the first 3 months but recently has been 99 a month. Consumer will be calling back with more information on his payments and their contact info. UPDATE: 07/25/2018 Consumer wants to update his information. He has received a partial refund through his bank. He called Ameritech and they did not call him back for three days. Ameritech has told him his case has been closed. [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1369	97895570	07/26/2018	Ameritech Financial	I've been paying Ameritech \$108 for 1year. I was told that if i pay this amount for 5 years, the remainder of the loan balance would be forgiven. I called to cancel my membership after I received the letter about their fraudulent practices. I was told that it was untrue and after a while of back and forth they agreed to cancel my membership but only agreed to refund \$225 of the \$1072 I have paid to them. That leaves \$647 remaining that I need to get back. Update 07/26/18 Consumer is calling to report that she did receive a refund check from Ameritech Financial for \$225 which has not cleared yet. [REDACTED]
1370	97947913	07/26/2018	Ameritech Financial	Ameritech Financial has been contacting since 2017 in reference to consolidating my student loans. I've paid this company \$700 in funds directly from my bank account to settle my student loan debt. This company has been stealing my money monthly. They are not associated with FED Loan servicing and none of the money they have taken from me has been applied to my \$120,000 student loan debt. Please help me sue this company and possibly get my money back. More addresses to contact this company customer.service@ ameritechfinancial.com, income.doc@ ameritechfinancial.com, and refer.ameritechfinancial.com. On June 27th I received a letter in the mail stating this company is fraudulent. I received a notice of lawsuit from the United States of America Federal Trade Commission. I want my money back!! I will have the responsibility of fixing the status of my student loans which I thought were being paid but have not due to Ameritech. Other-Other Update UPDATE 06/21/2018: Consumer is calling to report that she contacted Ameritech to cancel her account. Consumer states she was told she had paid the company to put her loans into forbearance . [REDACTED]
1371	98146209	07/26/2018	Ameritech Financial	I had received several letters from the company regarding my student loans and the forgiveness program and after talking to them but before agreeing to have them assist with the enrollment in the forgiveness program I tried to find out if any complaints had been made, I did not find any so I agreed they had told me that they could lower my payments and in ten years my balance would be forgiven. I agreed and started paying 173.00 per month to them. In November 2017 I heard some people talking on Facebook regarding the company and not really doing what they say. I called and they assured me and sent me documentation showing that I was in the forgiveness program so I stayed with them. When I received the letter from the FTC I called and terminated the agreement and requested a refund as I was not in the Forgiveness program as was agreed. They refused to issue a refund still insisting I was enrolled and the FTC, my lender and Fed Loan were all lying to me. I have requested the refund in writing and via phone.
1372	98149979	07/26/2018	Ameritech	Consumer received a notice, from FTC, stating that, their filing against Ameritech. Consumer has been involved with the company, since October 2016. Consumer found out that, they are not paying off her loans. Consumer wants her refund.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1373	98150124	07/26/2018	Ameritech Financial	The consumer is calling in regard to Ameritech Financial. Consumer was contacted by Ameritech Financial by mail regarding a loan forgiveness program. Consumer states she made payments of \$82/month since 8.1.2017.
1374	98162607	07/26/2018	Ameritech Financial	could help me with student loan payment reduction or forgiveness. I decided to give them a call since it said there would be no payments for 90 days and I was going through a change in jobs and financial hardship. I spoke with Nyasha Carrafa on July 5, 2016. She let me know that if I continued paying my student loans as I was that I would end up paying over \$60,000. She introduced their program and said I would wind up paying \$14,280 if I enrolled with a savings of over \$45,000. She said I was eligible for the program because I am a public school teacher. The terms were that I would pay \$227 for the first payment on August 15, 2016, and then \$207 each month until the July 2017 payment when it would then drop to \$99 per month. I paid every payment on time and had it automatically taken out of my account each month. They took my login information for my FSA and said they would never change it, but I was later informed it had been changed. They needed documents such as paystubs, income driven repayment forms, PSLF, most recent tax return, and login to my current loan servicer, all of which I provided them with. After checking my credit score in May of 2017 it was brought to my attention that my previous loan servicer was reporting my account as delinquent. When I emailed and questioned them about it, it took many attempts to get any response back. Once I finally received a phone call back from them, they stated that they needed me to resubmit some forms, which I did. In June of 2017 I received a letter stating that Global Client Solutions would no longer be working with Ameritech Financial and that my account would be closed. My bank account is not debited by Account Management Plus. On May 30, 2018 I received the following email from Ameritech: I'm contacting you to let you know that we have updated the authorization form we use to bill your account. We do need an updated form in order to continue assisting you with your student loans. Following this email I will send the form, and it can be signed electronically when you get a chance. Nothing will change with your billing, but if you do have further questions, please feel free to email me here or call 1-800-510-5922. Thank you, Danielle Crane Ameritech Financial Customer Service Representative After receiving this email I followed back with an email telling them my address and last name had changed. They updated my information on the form and I then completed and returned the form. Other Update
1375	98172949	07/26/2018	Ameritech Financial	Consumer states that he received a letter from the FTC regarding a lawsuit against Ameritech Financial. He states that he got a mailer from them and called them to sign up. He was told that if he paid them for the next 20 years his loan will be forgiven. He now found out that they were a fraud.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1376	98172975	07/26/2018	Ameritech Financial	The consumer received a letter stating notice of lawsuit pertaining Ameritech Financial. Consuerm states he was making payment for about 8-10 \$80 monthly.
1377	98173069	07/26/2018	Ameritech	Consumer reports that he got a letter from FTC concerning the Ameritech lawsuit. He has sent them money and they have not paid any student loans. Consumer was contacted by Ameritech online and has paid them a great deal of money.
1378	98178998	07/26/2018	Ameritech Financial	i started paying ameritech in 2016, when i signed up i was never told they didnt pay my student loans directly. I was told that i paid so much a month to the company then the rest went to my student loans. i was never told i was put on a 0 dollar repayment plan or anything. when i got the letter from the ftc i called ameritech to ask for a refund and it took them 4 days to contact me back and they told me no i couldnt have a refund bc i paid for their services. They then tried telling me they were sueing the FTC and a bunch of other stuff and tried telling me that i would be better off staying with them. I kept telling them i wanted a refund that i was not happy and wanted to know where my money went so they sent me a service agreement and said it says they dont pay ur student loans. i went through the whole thing and didnt find it any place. I mean i paid them a few thousand dollars and why would someone want to pat someone thousands of dollars then find out it never went towards their student loans. i could have taken that money and paid my student loans directly. i really want my money back and dont believe a word ameritech says. they act like a fraud company thats just out there to steal ppls money.
1379	98179150	07/26/2018	Ameritech Financial	Ameritech Financial misled me in my understanding of handling my student loans. They informed me that FedLoan was currently taking place in a law suit that may effect how my contributions would be handled. They also did not submit any documentation to the company and had to be chased down after I was being charged a late fee. Ameritech Financial told me I would be able to be forgiven and FedLoan informed me I may not qualify for the forgiveness that was being offered. Ameritech lied to my FedLoan provider about family size in order to decrease my monthly payment. They also told me to file my taxes without my husband in order to use the lower income when reapplying to the income based repayment plan. When asked to get a refund, they told me they were the reason I have been getting a lower monthly payment and that payment may be effected if I were to cancel their services and get a refund on the services they have provided up to this point. Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1380	98219432	07/26/2018	Ameritech Financial Ameritech Financial	or representation   Impersonated attorney, law enforcement, or government official --- What Happened: I had previously filed a complaint (# [REDACTED]) and it is now closed, but I feel was closed incorrectly and under false pretenses.I was contacted by Ameritech financial over 2 years ago about having them help me to consolidate my federal student loans and submit the paperwork for loan forgiveness. Since April 11, 2016, I have been making monthly payments to them every single month with the expectation and impression that they would be forwarding the payment to my actual loan service. I received a document from the USA Federal Trade Commission stating that the payments I've been making are not being and have not been submitted to my student loan service, and that I should contact them to cancel as well as request a refund. I attempted to contact them via customer service phone number and after 3 minutes of being on hold- a busy signal comes on and the call hangs up. I attempted this 5 times. I then called the FTC phone number and per the recording was prompted to contact the CFPV to file a claim since I was not able to reach Ameritech directly. After I filed this claim, the company called me. The man I spoke with tried to tell me that Ameritech was counter-suing the goverment and Fedloans has a lawsuit also. At the end of the day, I don't care about the lawsuits. What I care about it that, for the last 2+ years, I have been under the impression that I have been paying on my student loans, but I actually have not been.I was told by the Ameritech representative that i would have only had to pay \$850 for them to complete my paperwork from day 1 until the loan forgiveness were to take place. Why was this not told to me from the beginning? If i had been told that from day 1 then that is what i would have done INSTEAD of paying the other \$2630 that I ended up paying.If Ameritech is going to continue to process my paper work, which is what they have stated in the closed complaint...that service only cost \$850, which I have paid 4 times over.I want my remaining \$2630 back. I was NEVER told about the "membership" that they allege that they offer. The whole thing seems like a scam and even more of a scam now that they try to push blame back onto all of the other companies who are also having lawsuits. I have made the following payments: 4/1/2016 \$207 5/1/2016 \$207 6/1/2016 \$207 7/1/2016 \$207 8/1/2016 \$207 9/1/2016 \$207 10/1/2016 \$207 11/1/2016 \$207 12/1/2016 \$207 1/1/2017 \$207 2/1/2017 \$207 3/1/2017 \$207 4/1/2017 \$99 5/1/2017
1381	98219747	07/26/2018	Ameritech Financial Ameritech Financial Keiser University-Ft Lauderdale	CFPB Issue Type: Dealing with your lender or servicer   Need information about your loan balance or loan terms --- What Happened: I received a letter from The Federal Trade Commission stating that they are suing the financial company handling my student loan (Ameritech). I want to stop using them and get my account back to good status and stop using them. I don't know what to do or who to go through. --- Fair Resolution: I would like to stop using them and get my account back into good standings and get the charges taken off that have occurred since i merged with them. -- - School Unit ID: [REDACTED] School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1382	98186266	07/27/2018	Ameritech Financial	I was contacted by mail in the form of a postcard from "Student Loan Department", RE: Student loan payment reduction & forgiveness. I called and was told I could save \$ by going on an Income-driven repayment plan. I spoke to Kathleen. She told me to claim up to 15 people ( I think I did 7) anyone that I bought gifts for, or lent \$ to, as a dependant (grown children, sister, mother, niece, nephew etc.) After months of sending paper work and filling out forms through e mail, filing separate taxes from my husband, I was approved. I first had to pay \$257 a month for 6 months. These 6 payments were to cover their "fees". Then my monthly payment would be \$99 a month for 20 years, and then the balance of my loans would be forgiven. I paid a total of \$3,720 over 27 months. NONE of it has gone to Fed Loan Servicing. Thank God I followed up on the letter I received from F.T.C.
1383	98193864	07/27/2018	Ameritech	I got a letter in the mail about student loan forgiveness. It had board of education it so I trusted it and called the number. Ameritech said they could get me a reduction on my student. I was told for \$260 for 6 months then \$99 a month after they could get my loan reduced to around \$28,000. I was told they would make the arrangements and payments. My borrowers tell me every month I owe zero but I notice every time my total amount owed is the full amount of both loans and it never goes down. My concern now is, did Ameritech actually do anything with my student loan and just take my money? Did they get me a full forgiveness and lie by saying it was a reduction just so they could charge me almost \$30,000?
1384	98194075	07/27/2018	Ameritech Financial	Consumer states that he received a letter from the FTC about Ameritech Financial. Consumer states that he lost a total of \$972 to this company. None of the money has gone to reducing the consumers student loan.
1385	98194268	07/27/2018	Ameritech Financial	The consumer received the Ameritech Financial letter. Consumer had signed up with said company and has paid 1,723.33 dollars. Consumer is not aware of anything being done to help him.
1386	98232693	07/27/2018	Ameritech	Consumer got a letter from FTC vs Americatech. Consumer lost \$1300 and received no benefit.
1387	98233014	07/27/2018	Ameritech Financial	Ameritech offered to negotiate to get me the best deal on my loan forgiveness payment plan, and now my loans have been deferred until February 2019, so they're accruing huge amounts of interest. Every time I emailed, I got a phone call, so it was impossible to have a papertrail.
1388	98233280	07/27/2018	Ameritech Financial	The consumer received a letter from FTC in regard to Ameritech Financial. Consumer states he was paying them for about 4 months.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1389	98233438	07/27/2018	Ameritech	Consumer has rec'd an FTC v. Ameritech letter. He has tried to contact the company and requested a refund. He was denied because he was told that the company has provided services. Initially consumer has rec'd a phone call from company enrolled in their services.UPDATE: 7/27/18 VMCB: 18RM3006 Consumer was transferred to supervisor. Consumer called back in regards to the letter he received about the Ameritech VS FTC. Consumer states that he signed up with the company to consolidate his student loans and agreed to pay \$99/month. Consumer paid for about a year. Consumer states that he contacted the company and was told that they cannot issue him a refund. [REDACTED]
1390	98238374	07/27/2018	Ameritech	Consumer got a letter from the FTC about Ameritech and wanted to file a report.
1391	98238570	07/27/2018	Ameritech Financial	Consumer states that she received a letter from FTC regarding the Ameritech Financial. Consumer states that she hired Ameritech Financial approximately on 03/14/2017. Consumer states she agreed to pay \$108 per month and the last payment made was 06/2018. Consumer was suppose to pay for 20 years. Consumer had called Ameritech Financial but the call did not go through. Consumer was promised to pay her loans off at a lower monthly rate.
1392	98239073	07/27/2018	AmeriTech Financial	AmeriTech Financial first contacted me by letter to offer to lower my balances on two Parent Plus loans. I didn't respond for almost a year to that letter. I also received many phone calls from them. When I was finally in a better financial place, I called them. They started an application over the phone. They promised to take \$10,000 off my Parent Plus loans. I sent them paperwork of tax returns, paychecks, and signatures from my boss at the time. They claimed they lost the first packet of information I mailed to them. So I mailed all documents a second time. Once loan was approved, I was then told of the fees. I had to pay several months of fees before The Department of Education received any money. I called the Dept of Education in February 2017 and was told that AmeriTech Financial was not affiliated or a servicer for them. I cancelled my membership with AmeriTech Financial in February 2017. They did debit my account for two months of payments. The first payment was \$88.00, on December 7, 2017. The second payment was debited from my account on January 2, 2018. Total paid to AmeriTech Financial was \$176.00. I just called them today July 27, 2018 and ask for a refund of \$176.00. Whom ever I spoke with said I was not entitled to a refund. I explained that I received a letter from the Federal Trade Commission and it said I could call and ask for a refund. The person I spoke with was very short with me. She said she was aware of the letter. But they serviced my loan for two months and they did not have to refund my \$176. I had never felt comfortable dealing with AmeriTech Financial, especially since all my paperwork was lost. Are they required to reimburse me? Thank you, [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1393	98248034	07/27/2018	Ameritech Financial	Consumer reports they received a call from Ameritech Financial offering to lower their monthly student loan payment and loan forgiveness. Consumer reports they were paying the company and they were not putting it towards the loan.
1394	98248240	07/27/2018	Ameritech Financial	Consumer received a letter from FTC in regards to Ameritech Financial. Consumer states he saw a link on his loan papers and then looked up a number which he talked to somebody at Ameritech Financial for a loan forgiveness program. Consumer was paying 115 dollars monthly.
1395	97376555	07/27/2018	Ameritech AES Credit	Consumer received a letter from the FTC concerning Ameritech and related companies on 07/02/2018. The consumer had been paying a company called AES, or American Education Services. The consumer was notified that his student loan was taken over in 2012 by the AES company. The consumer has been paying them a monthly fee of 298 dollars via bank transfer. The consumer has given the company a total of 18,537 dollars. UPDATE: 07/13/2018 Consumer wanted to know the updates with Ameritech, was told it was still on going. [REDACTED] UPDATE: 07/27/2018 Consumer said that he received the letter. He believes that, he might be involved with Ameritech. [REDACTED]
1396	97563811	07/27/2018	Ameritech GCS	Consumer is calling to report that he received a letter from FTC v Ameritech Financial. Consumer was with the company since 2016 and has paid \$2,000.00. UPDATE 07.10.2018: Ameritech told the consumer that allowed them to legal advocate for the when dealing with the Federal Servicing, but Federal Servicing has not record of Ameritech being the consumer legal advocate. [REDACTED]. UPD_07/27/2018: The consumer has called to report that she spoke with a legal division from Ameritech and also received something from Global Client Solutions which worked with the company and also ACCT MGT PLU. The consumer states that they have been charging her \$99 per month and was told that it would be for 20 yrs and she would then pay taxes. The company that has her loan is Fedloan Servicing. The individuals went to studentloan.gov and created an account with the information that was provided and picked the program for her. She provided the names showing up on her account charging her for payments. [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1397	98252104	07/28/2018	Ameritech Financial / Reliant Account Management	I heard a radio advertisement offering student loan forgiveness. I initiated the phone call to 800-792-8621. I was explained that it was under President Obama's Student Loan Forgiveness program. My balance was approximately \$55,000. Alva, the customer service rep said I could pay \$173.00 for 13 months toward my student loan and beginning month 14, the payments would decrease to \$119.00. I would pay that for the next 10 years and would be forgiven for the remaining balance of my loan. She explained that the interest accrued would bring cause me to pay \$108,600.00 With Ameritech Financial I would save \$94,320.00. I was contacted via email for the following information. Please see below for the complete list of documents we require. Most Recent 30 Days of Paystubs: NeededMost Recently Filed Tax Return: NeededStatement of Income: NeededPSLF Employment Certification Form:Need Client and Employer SignaturesStop Automatic Payment To Servicer Form: NeededRecent Loan Servicer Statement(s) or Documents: NeededIBR/ICR Application Form: Need Client SignatureForbearance Form: Need Client SignatureStop/Freeze Forbearance Form: Family Size Letter: N/AVoided Check: NeededNotes by our Document Collection Department: The first payment was drafted on Sept.15 2017 and continued until June 17, 2018.
1398	98257137	07/28/2018	American Financial Benefits Center	This company, AFBC, promised to lower my student loan payments, as well as stated that I would be forgiven of my debt once a ten year period of payments was up. When inquiring why my student loans were not being reduced and in fact, I was gaining interest also, the company insisted that until the ten year period of payments was up, that the student loan website would continue to show no payments being made and that after the ten year period, I would see a \$0.00 balance. AFBC continued to make sure that my student loans were in forbearance so that I would not be late on those payments and stated that a small portion of the \$99.00 I was paying monthly was for them to keep on good terms with my student loan company and that the other portion of the \$99.00 was going to the student loan debt.. As I looked further into this company, unfortunately years later, I just came across a court complaint filed against the AFBC. It looks like myself, as well as thousands of others have been being scammed. Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1399	98265246	07/29/2018	Ameritech Financial	3/2015: was trying to pay back my nursing student loans. At that time, my monthly payment was approx \$300-\$400. Husband was not working. I had a family of 4 to provide for. Desparate and needing help to manage these payments. I went online to find a company that could help me with my student loan payments. After reading the information that was provided on the Ameritech website, I filled out a brief application. They contacted me immediately. I was told, by the Ameritech representative, "you would pay 99.00 a month for 10 years if you work for a non-profit hospital or 99.00 a month for 20 years for a for profit hospital after that your loans would be paid". At that point, I was told, that the first 6 months the payment would be 207.00 and then your payments would be adjusted to 99.00 a month. I was sent pages to be looked over and signed via email. I did have to send/fax (fax number 866-818-9026) them pay stubs, a cancelled check, 2014 tax return, PSLF (employment certifaction form), Repayment Plan or Recertification request, and a General Forbearance request. I still have the original packet I faxed to AmeriTech Financial. Immediately, 207.00 was coming out of my bank acct monthly for 6 months. After that, it was 99.00. I didn't hear from AES regarding my loans anymore. I could afford my loans and they were being paid on time. 6/2018 I receive a letter from the FTC stating Ameritech Financial is being sued for deceptive practices. I immediately contacted AES. There hasn't been a payment made to my account since 2015 and the balance on my account is 34553.34. I feel like I have been taken advantage of. When I called to sever my relationship with Ameritech Financial, I asked for my money back. I was told by a manager "they is no way to have your money refunded". I told him" I felt deceived by Ameritech Financial and that I was never told my loans would never see a dollar of the money they took out of my account." At this time I received an email from them that states "Ameritech financial strongly denies the allegations in the FTC's complaint. The company provide valuable services to consumers and have successfully assisted over 10,000 consumers to enroll into federal student loan forgiveness programs". They didn't assist me to enroll in a federal loan forgiveness program. I'm still in the same program with more accrued interest and a higher loan balance. I am so upset with the whole situation. This is a disguisting way to con money from desperate hard working americans. Now, I'm out over 3000.00 and I need to repair my relationship with AES.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1400	98265701	07/29/2018	Ameritech Financial	Ameritech sent my something in the mail approximately March 2017. I called them and the guy I talked to sold me on the loan forgiveness plan. I had to talk to one person first in a very quick manner before being turned over to their financial person. If there was any question at all with the financial person they turned me right back to the original guy I had been speaking with. They said I would be enrolled in a loan forgiveness program and switched me from Navient to Nelnet. They also said I would pay \$800 to Reliant Account Management (RAM) as a third party and that they would send Ameritech Financial their cut. RAM charged me through Jan 2018 when I cut the payments off. I ended up having a total of \$1,200 drafted from my account from MAR 2017-JAN 2018 all to Reliant Account Management.
1401	98270679	07/29/2018	Ameritech Financial	Received a call from a Jose Minaya stating that he could consolidate my student loans and qualify me for loan forgiveness provided that I pay the small fee of 108.00 Dollars a month to Ameritech financial over a period of ten years. At the end of the ten years my debt would be forgiven.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1402	97848183	07/30/2018	AmeriTech Financial	and they described what seemed to be a legitimate company. I did my research of looking up their website and everything seemed real. I signed up for student loan consolidation through AmeriTech Financial. I was told by the people at this company that I would be paying them a monthly fee to help me consolidate my student loans and to make my monthly payments for my student loans a zero dollar payment. I was also told that the monthly payment I was paying to AmeriTech Financial would be split in half, the first half of that payment each month was for the services that the company was performing on my behalf. The other half of the monthly payment each month was described to me as it was going toward my student loan accounts and that the company was making a payment on my behalf each month. I then got a bill from my loan servicer a few months later stating that I had a payment due. I called AmeriTech Financial to ask them about this. They told me I did not owe anything to my loan servicer because my payment was a zero dollar. This was explained to me as even though I was not paying an amount of money toward my student loans, it still counted as a payment. This seemed strange to me but I trusted that they were doing what I thought would be a good thing. I kept AmeriTech Financial's services active for 9 months because I thought the payments I had been making to AmeriTech Financial were actually helping my student loan balance decrease. It was only brought to my attention that AmeriTech Financial was not actually helping me make payments on my student loans by way of a letter in the mail from Federal Trade Commission. This letter notified me of a lawsuit against AmeriTech Financial for the exact reason I had questioned them about the money I was paying them each month. AmeriTech Financial does not disclose up front that they do not make monthly payments on the borrower's behalf. Instead they bypass that information by saying that the monthly payment will be split in half and dealt with as explained earlier in my statement. AmeriTech Financial gave me false information by stating that I qualified for a student loan forgiveness program. This program was explained to me as the government had forgiven over half of what I owed in student loan debt but the other half was what AmeriTech Financial was going to be helping me with by lowering my monthly payments. Instead of lowering my monthly payments they let interest accrue on my student loans and the balance on those loans have actually increased by almost one
1403	97985018	07/30/2018	Ameritech Financial	Consumer received a letter from FTC regarding Ameritech Financial. Consumer contacted Ameritech and they told her that she could not get her refund because she had there extra services for benefits and discounts. Consumer was told that her money was going towards keeping an eye on her student loans. Consumer stated that she was not explained anything at all in regards to how there services work.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1404	98271488	07/30/2018	Ameritech	Consumer received a letter, from FTC. Consumer states that, she has been involved, with Ameritech for a year. Consumer did invest money, into this company. Consumer found out that, they haven't been paying her student loans. Consumer wants her money back.
1405	98277055	07/30/2018	AmeriTech Financial Services	I got contacted by Kathlenne in October of last year and she promised me that I could reduce my student loan payments each month. I just recently got my payments back on track after I was unaware that I was delinquent on them for 6 months. So the offer sounded great. I signed everything off on October 18th and started making payment in December of 2017. I have been making \$82/month payments ever since and just got this in the mail that none of that money was actually going to my student loans. It's extremely frustrating to be deceived like this and I want that money back so I could actually put it towards my student loan debt and not hinder my future any longer.
1406	98277079	07/30/2018	Ameritech	I was approached via mail, called the number, submitted income verification and was transferred to united credit processing for bank account info. 2 months later, payments stopped being debited, I received correspondence from the student loan via government about collections. I then called the Ameritech 916-605-7007 and the 1-866 number, but they rang when I called to discuss where my payments were. I was informed \$100, would go to Ameritech deducted from the monthly payments.
1407	98277657	07/30/2018	Ameritech	Consumer is calling saying she had receive a letter from the FTC about Ameritech. Consumer says she wasn't to file a complaint against them.
1408	98358792	07/30/2018	Ameritech Financial	Ameritech Financial contacted me by mail stating they could help with student loan repayment, giving me a low rate. I was told my payments would be \$132 a month for the first year and would lower to \$99 a month for the remainder until paid. The payment never lowered to \$99. The first payment was 9/9/16 at \$132 until 6/9/18, totaling 21 months = \$2,772. I was also charged a fee of \$800. I stopped payment at my bank on 7/9/18 and was able to cancel with Ameritech on 7/18/18. Ameritech put my account in forbearance for one year while keeping my payments and never applying to my loans with Nelnet. Since no payments were being applied, Nelnet reported to credit bureau for no payments after the forbearance ended. Which lowered my credit number significantly. According to Nelnet not one payment has ever been made to my account by Ameritech or any other agency. I have been in contact with Nelnet and working to get my loans situated with them. I have all paperwork and emails from Ameritech since 8/10/16. I have asked for a refund of all monies from Ameritech in which they refused. I hope to recover every dollar from Ameritech with the help of FTC. Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1409	98358948	07/30/2018	Ameritech Financial	Consumer reports on the behalf of their daughter, they did business with Ameritech Financial and offered to lower their student loan payments and student loan forgiveness. Consumer reports their payment was not going towards the loan.
1410	98359065	07/30/2018	Ameritech	i was contacted by a company claiming i qualified for debt forgiveness. they transferred me to ameritech where they claimed i qualified for debt forgiveness and my student loan payment would be \$20/month. i would go from almost \$18000 down to almost \$7000. they have been taking \$88 out of my account for application processing. i did ask if i could pay more if i was able to and they said it woudnt do anything towards the balance. it hasnt been finalized yet but they are continuing to yake the money out.
1411	98359242	07/30/2018	Ameritech Financial	I received information, I did not ask for, through the mail from Ameritech Financial. It was in regards to lowering your monthly payment on student loans and the possibility of complete loan forgiveness. I waited about a month and decided to call in August of 2016.Through the whole process of having the program explained to me the fact that payments would be lower and the loans could most likely be forgiven was the main bullet point that was pushed on me. There was never a time when whomever I would speak to ever said that none of the money paid to them would go towards my loan repayment. Looking back through the paperwork I kept, there is nothing that states none of the money paid would not go to the loan repayment. After paying Ameritech Financial for a year I had to re-certify. At no point during this process did anyone ever bring up the fact that none of the payments made would go towards my student loans. During the re-certifying all that was said over and over was that they wanted to keep my payments as low as possible. I received the FTC notification that Ameritech was being sued. I called several times and would either be hung up on or put on hold with no one ever answering. I put a stop on any withdrawals through my bank so Ameritech could not take anymore payments out. When I finally got a customer service rep on the line I told them that I wanted my membership cancelled and my money refunded. The response I got was that Ameritech had in turn sued the FTC and no refunds would be given out at this time. I paid them over \$3,000 in a two year period.
1412	98407487	07/30/2018	Ameritech	Consumer has rec'd an FTC v. Ameritech letter. Consumer has rec'd info in the mail and he called the number listed. Consumer enrolled and started making payments because he had been told that Ameritech would be making payments to his lender. He also set him up with his smaller loans to a school. Consumer states that he has made \$709 in payments to company. He has been trying to call and cancel and get a refund. He is waiting on a callback.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1413	98407498	07/30/2018	Ameritech Financial	In May of 2016, I completed forms to enter the student loan forgivness program Ameritech advertised. I paid them a monthly fee and they handled all the paperwork. After a year, the fee was reduced and then I later discovered that the fee was not acutally paying my loans but was going to their company. I could still recieve their servics without paying the fee. I stopped paying the fee but still let them handle the paperwork. I was under the assumption that I had been in the program since June of 2016. However, upon contacting the FedLoan services, I discovered that I was just qualified for the program in May of 2018 and only 3 payments have been applied instead of 2 additional years worth. So now not only am I out all of the money I initially paid Ameritech, I am out 2 years of time for payments that could have been counted toward my loan forgiveness. Other-Other Update
1414	98407523	07/30/2018	Ameritech Financial	The consumer received a letter from our agency (FTC) about the recent Ameritech action. He states he was not aware his payments were not going to his loan until he got the letter and checked. He called the number he had for them and they changed their name to Account Management. He was told by them that his payments would be going towards the loan. He has been paying monthly about 119. for two years to total about 3,000.00. He thinks they first contacted him by email. He knows he did not reach out to them first.
1415	98408059	07/30/2018	Ameritech financial	i was under the impression my montly payments were going toward my student loans. They stated my student loans would decrease from 33k to 20k. i have paid out a total of \$575 and none of that money went toward my loans. i am a single mother of 3 so i dont have money to blow. They state the only thing they have done on my behalf was consolidate my loan and keep it current (for 575 i could have did that. They deceive their costumers making them believe that the payments are going toward their loan ! NOT THE CASE. once i found this out i immediately cancelled mt services and requested a refund, of course they said no so im going to file a lawsuit
1416	98408115	07/30/2018	Ameritech Financial	Consumer received a letter from the FTC in regards to Ameritech Financial. Consumer stated that he has been paying them for student loan reductions, he has paid them about \$4,000 via bank account debit. Consumer has now learned the payments are not being used towards his loans.
1417	98408163	07/30/2018	Ameritech Financial	I was contacted by a company in 2016 called Ameritech Financial. They claimed to be working with the federal government to receive payment from me for federal student loans.I started paying monthly installments of \$99. I received a letter from the Federal Trade Commission in June of 2018 letting me know they were suing Ameritech for deceptive practices. I am filing a complaint with the FTC hoping to be reimbursed for the money I paid to Ameritech Financial. Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1418	98412594	07/30/2018	Ameritech Financial	AMERITECH COMPLAINTS: The consumer rcv'd the Ameritech letter from the FTC. The consumer did sign a document with Ameritech about 2 months to allow them to keep charging her acct.
1419	98413280	07/30/2018	Ameritech Financial	Consumer is calling to file a complaint against Ameritech Financial. Consumer states she paid a total of \$2500. Consumer received letter from FTC regarding the recent lawsuit that was filed against this company.
1420	98420785	07/30/2018	AMERITECH FINANCIAL	I came from Africa with less information about student loans. I took in a lot and it is a burden for me to be able to pay it. The company reached out and told me that instead of paying a huge amount, I could only be paying \$82 per month and within 10 years, my whole debt will be cleared. I took the offer because they told me my debt will be less than 10,000\$. Now I know that they scammed me, I want them to refund me my money because when I talked to them, they changed the story and said that I was actually paying for the service they offered me. Originally they told me I was paying for my debt. Please help me get my money back. Thank you so much
1421	98426889	07/30/2018	Ameritech Financial	I received multiple fliers in the mail and answered a subsequent phone call from Ameritech. After multiple questions, they finally talked me into their 'loan consolidation program' where I would pay \$99/month and they would pay my loan company until the 10 years passed for my PSLF qualifier. I questioned about the years I've already paid and they said I didn't do the correct paperwork so none of that time had counted and wouldn't unless I do things through their company. I asked to review everything before signing. I read it and submitted and renewed by income based repayment plan agreement. When I would receive statements through my loan provider- Great Lakes, I had \$0 due so I had no idea Ameritech wasn't actually paying the balance of my bill and after receiving the letter from FTC, I've discovered my balance is over \$85,000. I immediately changed passwords as recommended, and left a message with Ameritech to cancel and get a refund but I haven't heard back as of this writing. I am uncertain of my next steps but am very concerned about my credit, qualification for the loan forgiveness program, and having to pay a huge amount of money each month when I work in the non profit public health sector.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1422	98440045	07/30/2018	Ameritech Financial Ameritech Financial Florida State University	CFPB Issue Type: Getting a loan   Fraudulent loan --- What Happened: I was given the wrong information by Ameritech Financial. They said that my monthly payments to their loan forgiveness plan that they said would make it cheaper instead of what I would be paying for Great Lakes would be going to the loan. Plus they said now that they had the loan forgiveness plan with me that I would be paying less and not paying interest and if I went back to school and got a second degree and a better paying job with the government or state that my forgiveness would be even lower. None of my payments went to my loan and I found out the fee they charged me in the beginning to sign up was not even a fee I would have gotten with Great Lakes if I did the forgiveness plan with them instead. Where was my money going to if it wasn't for my loans? --- Have contacted: CC Issuer --- Fair Resolution: Getting my money back in the amount of 1500.00 which is how much I have been paying them since I took out the forgiveness loan to them. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
1423	98440198	07/30/2018	Ameritech Financial Ameritech Financial ARIZONA STATE UNIVERSITY	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: I have provided Account Management Plus / Ameritech Financial a total of \$2,487 since October 2016 and none of it has been towards my student loans. Below are example payments that Ameritech Financial/ Account Management Plus have taken from me the past 18 months. None of the below payments have been made towards my student loans. Ameritech has been involved with deceptive practices with me. 05/01/18 AcctMgtPlu \$99.0003/29/18 AcctMgtPlu \$99.0003/01/18 AcctMgtPlu \$99.0001/31/18 AcctMgtPlu \$99.0001/02/18 AcctMgtPlu \$99.0011/30/17 AcctMgtPlu \$99.0010/31/17 AcctMgtPlu \$99.0010/02/17 AcctMgtPlu \$99.0008/30/17 AcctMgtPlu \$99.0008/01/17 AcctMgtPlu \$99.0006/30/17 AcctMgtPlu \$99.0005/31/17 AcctMgtPlu \$99.0005/02/17 AcctMgtPlu \$99.0003/30/17 AcctMgtPlu \$99.00 --- Fair Resolution: I would like all my money back that has not gone towards my student loans. I would also not want them to do this to anyone else. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1424	97604648	07/30/2018	Ameritech Financial Acctmgt Plus	The consumer is calling concerning Ameritech Financial. Consumer did business with them and paid them an unknown amount of money. will call back. UPDATE: 7/9/2018 Consumer provided transaction date for engagement with the company for loan forgiveness. Consumer states the company is not paying their loans as promised and the amount due has now increased. Consumer paid approximately \$3,660 by bank debit. Consumer was paying \$206/month and has now been paying \$99/month. Consumer has not been able to contact the company. Company name Acctmgt Plus included, which appears on the consumer's bank statement. [REDACTED] UPDATE 07/16/2018: Consumer stated that he paid an amount of 4563 dollars total to Ameritech. [REDACTED] Update 07-28-2018 Consumer called back to ask questions. [REDACTED] UPDATE 7/30/2018: Consumer called to get an update. Ameritech tells him that they aren't issuing refunds. He was told to check back on FTC.gov to check for any updates on the case. - [REDACTED]
1425	97985311	07/31/2018	AmeriTech Financial	In short, AmeriTech Financial told me over the phone that after about 2-3 monthly payments, all of my payments after that period would go towards my student loans. They even went as far as to tell me that I would stop receiving mail from my lender because of the fact that they would be using my monthly payments to pay them. I spent over a year believing that AmeriTech Financial was using my money to pay off student loans because that is what they told me.
1426	98432721	07/31/2018	Ameritech Financial	Consumer is calling to report she was contacted by Ameritech Financial and was offered to lower her loan and take over her payments. She agreed to it and says they were withdrawing \$173 monthly from her bank account. She noticed on her credit report, that her student loan has gone up instead. Then she received a letter information her about the case FTC has against them.
1427	98433175	07/31/2018	Ameritech Financial	Consumer received the letter from FTC and Ameritech Financial. Consumer signed up and cancelled in 2017 but has not receive her money back after she cancelled. Consumer does not have the amount she paid
1428	98433350	07/31/2018	Ameritech Financial	Consumer reports he had a membership with Ameritech Financial for 3 years but the company is not wanting to give him a refund until the case is done. Consumer was told they were going to help him to forgive his student loan debt but he just found they did not do any payments.
1429	98438056	07/31/2018	Ameritech	Consumer would like to file a complaint against Ameritech for their deceptive practices.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1430	98438140	07/31/2018	Ameritech financial	I was contacted by Ameritech financial through the mail. The postcard made it seem like they would assist me with getting my student loans down so i contacted them. I spoke to someone and they informed me that it would be a higher payment the first year to pay for their services and would go down after that until the student loan would be taken care of. I cancelled them in May 2018 because I was becoming skeptical of their services and was told by a loan officer that my student loan amount had not changed in those two years.
1431	98438395	07/31/2018	Ameritech Financial	Consumer has been paying Ameritech Financial a monthly fee of \$130 for the last year to cover their student loan consolidation services. sh had to lower the monthly amount to \$49 within that year. So she does not know how much she has paid for far. She just received a letter from the FTC regarding action being taken against Ameritech.
1432	98438405	07/31/2018	Ameritech	Consumer received a letter, from FTC, about Ameritech. Consumer has been involved, with the company two and half years. Consumer found out that, they are not paying his student loans. Consumer wants a refund.
1433	98451797	07/31/2018	Ameritech	Ameritech Letter: Consumer has paid approximately \$1500 and has received no benefit on paying down his student loan.
1434	98455974	07/31/2018	Ameritech	I have been paying Ameritech \$108 monthly since 7/5/17. for 1 year now. well on 7/5/17 they charged me \$100 but for the rest of the months including 7/5/18 they have been taking \$108 from my account. the total of \$1,296.00. They told me they are helping me to negotiate with American Dep of Education and that within so many payments, my loan will be forgiven completely. I cant believe I really got into this. The college I went to went bankrupt and my BA degree worth nothing, that is why I was hoping to get a loan forgiveness , since I can't get any transcripts for further education. Now I'm super disappointed that I got tricked into this scam along with so many unfortunate people. I hope I can get my money back somehow.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1435	98481344	07/31/2018	Ameritech Financial Ameritech Financial University of Bridgeport	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: : Back on 4/28/17 I received a letter in the mail, looking like it was from the Department of Education Federal Loans Department. It stated they had a new program to help consolidate my student loans with an easy and faster payment plan. I called and was told they would consolidate my loans and have them payed off by 6/1/21. I would have to make payment of 2 @ \$74, 10 @ \$173 and the rest @99 per month with 6/1/21 being my last payment. I filled out the forms and sent everything in and my representative said they would get back to me. The next day I had an approval and they began to take payments direct from my checking account. To this day I have paid \$2274.00. I have found out the NONE of it has gone towards my loans, they only kept them at a \$0 balance due, but interest was still adding up. I WAS SCAMMED! I called both former loan companies and they said that no payment was EVER made by this company. I have been trying to call them, but only get a message saying they will return my call. I have emailed them multiple times with no response. They use RAM (Reliant Account Management) for collecting money. They as well will not answer the phone or emails! Now I finally see all the complaints online about this company, but nothing has been done to stop them. I want and deserve a refund! --- Have contacted: CC Issuer --- Fair Resolution: Refund of my \$2274. Make it known that this company has been scamming people since it opened! --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
1436	97643721	07/31/2018	Ameritech	Consumer is calling to report he received a noticed about the lawsuit against Ameritech, which he has already contacted Ameritech and canceled his bank withdraw for their monthly charges. Consumer first received a noticed on the mail to contact them so they could help with his student loans, which he contacted. Consumer has paid them a total of \$3584 through an electronic check/withdraw starting 07/2016. Consumer states Ameritech went back to the agreement and added false information he never provided about being a single father of five children, which they kept stating that he had signed off on it when he did not. Consumer asked for the recording of that call and the request was denied. - Consumer requested additional fulfillment. UPDATE: 7/31/18 Consumer called to get an update on the case. referred to ftc.gov [REDACTED]
1437	98462608	08/01/2018	Ameritech	Consumer has received a letter from FTC vs Ameritech. Consumer cosigned a loan for her daughter. She received a letter from Ameritech telling her that they could help lower her student loan. Consumer was told that in the first year payments would be made to the company and then she would pay directly to the student loan agency. She had paid about \$5500 to the company.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1438	98469075	08/01/2018	Ameritech	Consumer is calling due to she received a letter concerning a Law Suit with Ameritech and to contact the FTC. She stated that she has paid this company around \$ 2000 or more. She stated that she started making the payments to this company a few years ago. She stated that she has made payments of \$ 150 monthly. No further information was provided.
1439	98469307	08/01/2018	Ameritech Financial	I was contacted by someone at Ameritech Financial in 2015 or 2016. They stated that they help assist with student loan debt. I spoke with th representative for about 20 minute, went to the website to see if they were legit, and then went ahead and signed up. They asked for specific information, bank statements, tax returns, and check stubs. They also asked for IDR information to be signed and faxed to them as well. I sent all of this information and told what my total repayment would be. After paying for year of the service, Fed Loan would still email bill me after Ameritech stated that everything had been taken care of. So after a year of paying Ameritech, I called them to see why was I still paying them if I Fed Loan stated that had a bill? From my understanding, my payments from Ameritech would be given to Fed Loan. It was then explained that I was paying them process paperwork (which I realized I could've done on my own). I stated that this was a waste of money and they person who signed me up should've made this clearer. The man then apologized, unenrolled me for whatever I signed up for but said I would not be able to retrieve the money I had already given to them. I was making payments of about 100+ dollars a month. (I still have the email chain as proof). Since then I haven't had any issue with FedLoan or Ameritech. My IDR with Fed Loan is in clear standing.
1440	98469589	08/01/2018	Ameritech Financial	Consumer states that he received a notice from the FTC in regards to the lawsuit against Ameritech Financial. Consumer has been with Ameritech since 2015 and has paid approximately 3570 dollars. Consumer has not contacted Ameritech to cancel his membership yet.
1441	98479348	08/01/2018	Ameritech Financial	Consumer would like to file a complaint against Ameritech Financial for their deceptive practices. She started payments with them back in 2016 and paid \$50 each month plus other fees that applied.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1442	98479553	08/01/2018	Ameritech	In April 2016 we were contacted by Ameritech via phone regarding my school loan. The gentlemen stated that with Ameritech I would qualify for the 10 year of payments starting at 115.00 for 6 months and then after that time the monthly payments to pay off my loan would be 99.00\$ a month. After the 10 year payments were made the remaining balance of the loans would be forgiven. All of the information that Ameritech requested was sent to them multiple times via fax, email and mailing of hard copies. Nothing was mentioned to me that the payments were for a membership to Ameritech and they were not going to pay off my loans. So for 2 years the payments were taken out of our account. When they would call, we would email the requested information again. When we received the Federal Trade Commission letter on June 27, 2018, we had no idea there was a problem with Ameritech and that those payments were indeed not going to pay off my loans that last 2 years. I called them right away and they told me they had called me multiple times to receive the information and that they never received the information at all. I never received as many of the phone calls that they claimed they called me. When I did receive an email or call, I would handle the request right away. Ameritech definitely did not hold their end of the promises to pay off my loan with the monthly payments they were receiving for 2 years. I cancelled the payment with Ameritech on July 27th, 2018. In the last 2 years because of no payments were paid towards my loans, the interest rate accrued to 4,246.20\$ as of today, at no fault of mine. Needless to say that I am not very pleased with Ameritech's service or lack of.
1443	98479709	08/01/2018	Ameritech Financial	Consumer has been paying Ameritech Financial a monthly fee of \$175 for the last two years to cover their student loan consolidation services. So far she has paid them \$2574 which has not gone towards her student loan debt. She just received a letter from the FTC regarding action being taken against Ameritech.
1444	98486907	08/01/2018	Ameritech Financial	Consumer states that she received a letter in the mail from the FTC in regards to the lawsuit against Ameritech. Consumer has been a member of their program for over a year and paying over 1000 dollars.
1445	98486965	08/01/2018	Ameritech	The consumer states she received notice of the lawsuit from Ameritech. She states she had prior business with them. They had refunded her the amount she paid because of some confusion as to how much it was supposed to be. She states that her father had gone through them and referred her. She will contact back with more information.
1446	98487434	08/01/2018	Ameritech Financial	Consumer rcv'd a letter about FTC v. Ameritech Financial. Consumer has been paying Ameritech Financial every month to resolve their student loans, but Ameritech has not been fulfilling the terms of the contract. Consumer agreed to a contract of 1200 months at \$207/mo for the first 12 months, \$100/mo for the remainder of the contract.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1447	98487536	08/01/2018	Ameritech Financial	I was looking for a company to help decrease my monthly student loan payments as i have 2 young children one of which is still in day care. I was approached by this company and convinced that they would lower my monthly payments and after 10 years my loan would be forgiven. They did not mention that it only applies to people working in non-profit occupations. They knew my occupation and deceived me. I have been enrolled in this program for a little more than a year. Last week I cancelled my membership and took back control of my loan through Navient as well as ceased the monthly debits from my checking account. When I told them about what i had learned they dismissed it as the FTC sued them and they sued the FTC, hence the suits are going nowhere. In addition, when i asked how much they have applied toward my student loan debt she responded that they help to service your account by putting you in an income based repayment plan when in fact they are filing paperwork with Navient to forego payment under these pretenses with the hope that in 10 years the Education dept will forgive your loan (in 20-25 years). I feel ashamed that I made such a stupid decision because I could have paid back over \$2,000 toward my loan on my own. I have sucessfully paid back all of my other loans to Sallie Mae/Navient and HESAA. This burdensome amount of \$32,000+ was the anchor truely keeping me from being able to give my family a better life because I could be saving this money and putting it toward a mortgage for our future. Sometimes I wonder if it was truely worth going to college in order to deal with the massive debt accumulated in the aftermath. Please let me know if there is any way we can recover this money paid to this fraudulent company. Thank you.
1448	98487621	08/01/2018	Ameritech	Consumer reports that she got a letter from FTC concerning the Ameritech lawsuit. She has sent them money and they have not paid any student loans. Consumer saw an ad for Ameritech online and has paid them a great deal of money
1449	98493339	08/01/2018	Ameritech Financial	The consumer received the letter from Ameritech Financial. The consumer had received a mailing saying her student loan payments could be reduce. Consumer has paid 14,076 dollars and nothing was done to reduce her student loan payments. Consumer has called said company and was told some one would get back with her but no one has.
1450	98493420	08/01/2018	AmeriTech Financial	Have paid Ameritech over \$3200 to ensure my student loan debt is forgiven in 5 years. this amount could have been paid on my student loans and every year i have to get recertified. Feel like my loan balance has not gone down and after 2,5 years i dont see Navient forgiving my loans. Feel Ameritech is deceptive in their practices and providing false hope to people like me with kids are college bound who cant afford to pay off student loan debt, let alone send her kids to college.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1451	98500288	08/01/2018	Ameritech Financial	I had been receiving flyers from this company for over a year so I decided to call and see what they were about. I was skeptical so I had already looked up the website and decided that I would only sign up if it seemed legitimate. I talked to a man named Byron Farrell. He immediately began asking a lot of questions about my personal information that I wasn't comfortable answering over the phone. I voiced my concerns and was reassured that the company was legitimate and backed by the better business bureau. He sent me an email from the company at that time confirming this and stating that ameritech aims for honesty and transparency. I should have hung up, but had already given more information than I wanted so I felt I needed to follow through and make sure it was legitimate. After being on the phone several hours and attempting to go through emails that were being sent to me with an active toddler on my hip, the phone call ended and I attempted over the next few days/ weeks to navigate all of the paperwork that I was sent to see if it was a good fit for me, only realizing then that I no longer had a choice... I was already signed up and they began making changes to my accounts. I felt nervous and frustrated that I was no longer in control. I wanted to get out of the deal, but I felt that I was in too deep and they had already messed with every account associated with my loans. When I noticed that I was paying a fee for someone to "manage" my accounts, I called to see if I could stop the subscription for that service. I was told that I could not get out of it and I would be paying them \$99 a month as long as I have loans. I'm still not sure why the first year was \$210 a month. I have been extremely frustrated that I was enrolled into all of these things without even realizing it. I still wish I would have just hung up or never called. Here we are every year and they contact me to provide paperwork a few weeks after the department of education contacts me for the same paperwork. I have now stopped dealing with "the middleman"- ameritech and would prefer to provide my paperwork directly to the Department of Ed. I have voiced this to the people at ameritech who contact me non-stop to provide this paperwork and they simply say to have a nice day. I am frustrated to say the least! My loans have only increased in total due and I have paid over 4,000 to a company that does nothing for me, but lock me out of my accounts!
1452	98500506	08/01/2018	Ameritech financial	

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1453	98522551	08/01/2018	Ameritech Financial Ameritech Financial Lock Haven University	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: I signed up with Ameritech in February of 2016, after receiving a letter in the mail. They told me for a fee they would enroll me in a payment plan based on my income for my federal loans. After ten years of being in the program they said all my federal loan debt would be forgiven and forgotten. I signed up for the program paying \$257 dollars for 6 months. After that it would be \$99 a month based on my income. I remained in the program until a received a letter from the Federal Trade Commission saying Ameritech was lying and deceiving their customers. I called Ameritech to ask for a refund of my money. I was told by the person in customer service that the allegations against them were not true and they had already filed two lawsuits against the Federal Trade Commission. I told them I did not care and just wanted my money back. I was told at that time no refunds were going to be given back until after the court hearing. I'm at a stand still right now with the whole process. I just want my money back so I can try to rebound in life and financially. --- Have contacted: CC Issuer --- Fair Resolution: A full refund and to make sure these assholes are shut down, and cant do this to another person ever again. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
1454	98522949	08/01/2018	Ameritech Financial Ameritech Financial Heald College-Stockton	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: I have an account with Ameritech financial, from 8/2016, which I am informed, doesn't apply payments to student loan. I received a letter from the FTC, on how to correct this, with the possibility of a refund of payments to them. --- Fair Resolution: Refund of my payments, with fair due process. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
1455	97597391	08/01/2018	Ameritech	The consumer wanted to file a complaint against Ameritech Financial for misleading them on their student loan process. The consumer stated that he paid the company \$3600 over the course of two years. Update 071618: Consumer was explained the roll of the FTC. [REDACTED] UPDATE 08/01/2018: Consumer called to know an update.
1456	97614243	08/01/2018	Ameritech Financial	Consumer received a letter from Ameritech Financial offering to reduce his student loan debt. Consumer was asked to verify information regarding his student loans and bank account information to set up a payment plan. Consumer did comply. UPDATE 08/01/2018: Consumer is wanting to get an update about the case. Consumer was told by Ameritech they would not issue her a refund. [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1457	97985707	08/02/2018	Ameritech Financial	Consumer is calling on regards to a letter received by the FTC about Ameritech Financial. Consumer reports that Ameritech Financial have promised to enroll consumer into a government program that they claimed would permanently lower monthly student loan payments for a loan forgiveness. Consumer reports that she was contacted by her lender to know why she was not paying towards the student loan balance. Consumer reports that they keep charging \$85 monthly.
1458	98128391	08/02/2018	Ameritech Financial	Consumer states she would file a complaint against Ameritech Financial. Consumer states she might have received a letter and phone call from Ameritech Financial offering to lower her student loan payments and told her that partial amount would be going towards her student loan. Consumer states they requested that she pay an up front fee of unknown amount and about \$100 a month. Consumer states she does not remember how much she has paid them because she needs to look at her bank statement. 08/02/18 UPDATE: The consumer is adding the dates and dollar amount with Ameritech. She had 168. removed per month for a total of 1,348.00 [REDACTED]
1459	98507709	08/02/2018	Ameritech	I received a text mentioning student loan forgiveness programs. I called back, and they told me I could cut my payments in half if I signed up with them. I would have to pay \$99/month to them for assisting me with lowering the payments. The first couple of months the fee was a little over \$200 to cover other fees/costs, I cannot remember the exact amount. I received emails every once in awhile saying that my Navient log in information changed. I always thought that was a little strange, but I was working nights and I have two little girls. So, I let it go. I forgot about it until I received the letter from the FTC saying that there was a lawsuit. I called to cancel my membership and am now filing this complaint.
1460	98513372	08/02/2018	Ameritech Financial	Starting on July 11,2016 I started making payments to Ameritech Financial to lower my student loan debt! I was told that there was a fee included in the amount I was paying to pay for services of help with my student loan debt. After paying for about seven months I began to see that there wasn't anything happening with the amount of my student loans. I called to speak with a representative. I was told that I wasn't finished paying the fees for this service and I had 2 more payments to make. So I continuously made payments until July 17, 2017. It had been a year and I called to cancel my services with the company. There had not been any changes in my debt. I also felt as if I was loosing money that I more than likely couldn't get back without an attorney. I didn't have the money to pay for an attorney and I was also planning to go back to school after sitting out for a year and a half. This occurrence did take a toll on my finances.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1461	98513401	08/02/2018	Ameritech Premiere Student Loan Center	Consumer is calling to report that she contacted Ameritech for their service to help consolidate her loans. Consumer contacted the company and set up payment plans monthly. Consumer states that she went through the same process with another company named Premiere Student Loan Center.
1462	98513774	08/02/2018	Ameritech Financial	Consumer rcv'd a letter about FTC v. Ameritech Financial. Consumer has been paying Ameritech Financial every month to resolve their student loans, but Ameritech has not been fulfilling the terms of the contract. Consumer agreed to a contract, but isn't certain of the details. Consumer has paid them \$100 for about a year, but knows there was more than she paid on top of that as well.
1463	98513893	08/02/2018	Ameritech Financial	[REDACTED] Consumer left a voicemail in regards to a letter she received from the FTC about an unknown company. During the call back the consumer stated that the letter was in regards to the FTC v. Ameritech Financial lawsuit and the consumer contacted the company to request a refund but was denied. Consumer states that she responded to a mailing from the company offering lowered student loan payments and then eventually loan forgiveness. Consumer reports paying the company approx. \$2000.
1464	98524182	08/02/2018	Ameritech Financial	I've never done anything with loan forgiveness before, and I was contacted by Ameritech Financial. I spoke over the phone with the Senior Enrollment Specialist named, Trisha Caspillo. They told me that they would draft \$108 from my account every month until a certain amount. They said my debt would reduce about \$20,000. So, another connected service called, Reliant Account Management or RAM for short, has been drafting money from my account every month. I received a mail recently from the FTC regarding this matter, so I am taking every step possible to get my money back and help aid in the lawsuit against Ameritech Financial. Thank you.
1465	98524508	08/02/2018	Ameritech	Consumer received a letter from, FTC. They stated their filling a lawsuit, against Ameritech. Consumer found out that, they haven't been paying, off their loans. Consumer wants their money back.
1466	98532474	08/02/2018	Ameritech	Consumer got a letter from FTC about the Ameritech lawsuit and consumer wanted to file a report.
1467	98542758	08/02/2018	American Financial Benefits Center	Starting in July 2015 thru Oct 2015 we paid 249.00 each month. After that we have been paying 99.00 a month up to July 2018. My student loan balance never went down. When I started I think it was close to 28,000.00 now its over 31,000. I have paid over 3,000 thinking this was paying down my debt. I receives the FTC letter about law suit and learned what was going on and it wasn't what I thought or was sold..I was told once I paid approx half of the debt the rest would be forgivien via a goverment education program. My student loans are though Great Lakes acct# [REDACTED]. If it matters I am still UNDER EMPLOYED and work only 4 days a month as a cancer survier.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1468	98542954	08/02/2018	Ameritech Financial Global Client solutions	I was referred to Ameritech Financial (AFT) by a friend in the spring of 2016. I was trying to get in the Public Service Loan Forgiveness Program and repeatedly had trouble getting in to the program. I had been working at a charter school by the name of Quantum High School. It was managed by Accelerated Learning Solutions. I explained to the customer service staff at ATF that my school may have been a for profit school and that I hoped they could help me. I told them that if they could not get me in the program I did not need their help. After many weeks of them asking me for my logins and passwords for various websites, and me allowing them to draft money from my bank account \$1528. to be exact, they could not get this school teacher into the PSLF program. I mostly worked with Kristina Sciortino. They first had me working with Marissa but she continuously called me during the school day while I was working so I refused to work with her and asked for another customer service rep. That is how I ended up with Kristina. After realizing that she was not going to be able to get me in the PSLF program, Kristina arranged for 50% of my money to be refunded to me. \$764 was returned to my bank account. The other \$764 was kept for fees. The money end of the deal was arranged through Global Client Solutions. This company seemed to hold the payments. I requested a "shut off and cease all billing" from both companies; AFT and Global Client Solutions in approximately August of 2016. I last spoke with Kristina S. on Aug. 29th, 2016. She told me to expect a refund in 7-10 days.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1469	98562204	08/02/2018	Ameritech Financial Ameritech Financial University of Denver	CFPB Issue Type: Struggling to repay your loan   Can't get other flexible options for repaying your loan --- What Happened: I received mailings from Ameritech Financial stating that they could help lower my monthly student loan payments by filing paperwork with my loan servicer for Income Driven Repayment. From what I understood, I would pay an initial fee to Ameritech for them filing the paperwork, and then they would make payments on my behalf directly to my loan servicer. I began with Ameritech on 1/27/2016 and they withdrew their first installment of \$257 on 2/26/2016. They made 5 more withdrawals of \$257 on 3/28/16, 4/26/16, 5/26/16, 6/27/16, 7/26/16 for a total of \$1,542. They then withdrew \$99 for the next 18 months for a total of \$1,782 with the last payment being on 1/29/18. I cancelled payments at this time because I kept getting emails from my loan servicer stating that I had payments due. I was not satisfied with Ameritech "paying" my servicer because I thought they were making late payments. At the beginning of July 2018 I received a letter stating that Ameritech does not make payments on my behalf to my loan servicer. I logged into my loan servicer online and found out that because no payments were being made by Ameritech, \$5,241.82 was capitalized to my loan on 11/2/17. I am filing a complaint because I believe that Ameritech was deceptive in how they advertised their loan repayment services and not only took money for services they were not completing, but caused me to have more than \$5,000 capitalized to my loans for nonpayment of interest. --- Fair Resolution: I am filing a complaint because I believe that Ameritech was deceptive in how they advertised their loan repayment services. I would like a refund of the \$3,324 they withdrew from my account in addition to \$5,241.82 that was capitalized to my principal loans on 11/2/17. Total payment requested: \$8,565.82. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1470	98562875	08/02/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: On or about May 2016 I received cards in mail received them prior, never paid no mind to them I received one that said third notice, called number that was on card spoke to a Dan Hamilton on the line, verified my information, they explained how the student forgiveness program works, what I would have to pay and so forth. At this point I was already struggling financially so I had to do something, before the the Department of Education and (illegible) providers for student loans came after me for payment. So I went through the process with Ameritech Financial. So, at this point I had no internet access or computer. The first thing the gentleman I was speaking with at Ameritech Financial (Dan Hamilton) was to collect my information about my student loans, got on Federal Student Aid Site (FSA), I wasn't sure at the time when he accessed my information on the student loan aid, that he also changed my username and password, only learned after receiving letter about the lawsuit against Ameritech Financial with the Federal Trade Commission. Mr. Dan Hamilton said I had to get to a computor to E-sign some documents, so went to my local library, --- Have contacted: CC Issuer --- Fair Resolution: A fair and simple resolution is to give the monies they took from me and the consumer, and to make sure that this Business practice is in good understanding with the Department of Education and our Government.
1471	97353208	08/02/2018	Ameritech Financial	Consumer had emailed President Obama Consumer has enrolled for membership with Ameritech Financial to help with her student loan payments. She has been paying for at least two years and her Fed Loan payments had not changed. UPDATE: 07/02/2018 Consumer called to add further information stating that she tried to call Ameritech but was not able to get through to anyone at their office. The call eventually goes to a busy signal after about 3-4 minutes. echosign.com melissa.orloff@ameritechfinancial.com [REDACTED] UPDATE 08-02-2018 Consumer is calling to follow up on her report.
1472	98549503	08/03/2018	Ameritech	Consumer is calling to be including in the suit filed against Ameritech. Consumer said she did not know that Ameritech was pocketing her money that was set aside for her student loans.
1473	98556831	08/03/2018	Ameritech Financial	Consumer is calling because he received a letter from the FTC about the Ameritech Financial case. Consumer states that for the first few months he was being charged and was contacted by his loan servicer telling him that they where not receiving payments towards his loans.
1474	98557006	08/03/2018	Ameritech Financial	Consume reports she has a membership with Ameritech Financial and paid them around \$1,944 in total, she was told they were going to help her forgive her loan but she just recently found out about the lawsuit we filed against them and does not know if they have been helping her at all.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1475	98557088	08/03/2018	Ameritech	Consumer calling stating that he received a letter from Ameritech Financial stating that the company failed to deliver on their promises to enroll people into government program that they claimed would permanently lower month loan payments.
1476	98557618	08/03/2018	Ameritech	Consumer is calling to report she received a letter from the lawsuit against Ameritech. Consumer states she contacted Ameritech and asked for a refund and she was told the allegation were false. Consumer has been paying \$133 a month.
1477	98566834	08/03/2018	Ameritech Financial	I heard about Ameritech Financial from a friend and thought they were a legit company. I checked their rating with the Better Business Bureau and they were an A rated business. Seeking some relief from my student loan payments I reached out to them for help. They were quick to get me registered into their "program." Recently I received a letter in the mail from the Federal Trade Commission letting me know they were suing Ameritech for Deceptive practices. I was shocked and dissapointed to here this. I would like help getting my money that I lost back and finding an appropriate program for my student loans. I am a Veteran that now works in Federal Law Enforcement and I am extremeley dissapointed and feel taken advantage of.
1478	98606388	08/03/2018	Ameritech Financial Ameritech Financial Virginia Commonwealth University	CFPB Issue Type: Struggling to repay your loan   Problem lowering your monthly payments --- What Happened: I have been paying ameritech financial a 108\$ a month since January 2018 to find out that they are not going towards my student loans. I asked for a refund but they said they are not doing them right now. --- Fair Resolution: Im looking for a refund on what i have already paid. Possible loan forgiveness for time loss would also be appreciated. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
1479	97605355	08/03/2018	Ameritech Financial	Consumer is calling on regards to a letter received by the FTC about Ameritech Financial. Consumer reports that Ameritech Financial have promised to enroll consumer into a government program that they claimed would permanently lower monthly student loan payments for a loan forgiveness. Consumer reports that when she contacted them they informed the caller that president Trump is offering a government program to help refinancing of student loans and 50% of loans were given. Consumer has called back for a refund and is directed to leave a message. Consumer reports that they have viewed her taxes return. UPDATE: 07/17/2018 Consumer called to add more information. Call disconnected. [REDACTED]. UPDATE 08/03/2018 Consumer is calling to ask if she if she can mail in more information [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1480	98591356	08/04/2018	Ameritech Financial	I was contacted by Ameritech Financial about loan consolidation for my student loan debt. I was made to believe by the representative from Ameritech, Bill Clark, that by using their services, they would be handling my loans. Not once was it mentioned that they do not make payments on my behalf or that the only service they provide is document preperation. The contracts that I signed was vague and did not specifically state that that is the only service they provide. I was made to believe that they were a government authorized debt consolidation company. When discussion with the Ameritech representative Bill Clark, I was told that by using their services, I would be saving \$19,200 on my debt total. I was told that I would pay \$119/month (\$1,425/year) for 20 years thru their program to acheive this. I was never made aware that my payments were only for membership with their company until I received a letter from the FTC informing me of the pending lawsuit against Ameritech. I have since canceled my contract with Ameritech, and was told that they would not even consider a refund of any amount. My credit score has since also been impacted and has dropped by 52 points.
1481	98596457	08/05/2018	Ameritech Finanial	When they contacted me they said the 132.00 per month was going toward my student loan. I was unaware that this was a fee for their services? I could of called great lakes myself and they would of worked with me on the payment amount per month. This company is a fraud company taking money out of people that have nothing. I should of know they were a scam artist taking advantage of people by not telling the truth of where my funds were going.
1482	98596524	08/05/2018	Ameritech Financial	i was told they would help me pay off student loans at a lower payment. i paid them 292.00 for 11 months then they lowered the payment to 99.00 and have paid that for going on 2 years. They asked me to falsify information which I did not do, but was told if I did they could get payments even lower or down to zero. I now find out all the money I have paid to them was for nothing as my student loans are now more than they were before I started.
1483	97828225	08/06/2018	Ameritech Financial	The consumer is calling in regard to Ameritech Financial. Consumer states she was told she had to pay an upfront fee, plus monthly payments which started in 2017. Consumer is calling after reading the education regarding the loan forgiveness program through Ameritech Financial. UPDATE 08/06/2018: Consumer has requested them a refund but they did not provide that. [REDACTED]
1484	98596932	08/06/2018	Ameritech	I have paid \$108 monthly since the beginning of year. It was my understanding that it was a student loan forgiveness program. I received . letter from FTC and am working on cancelling my relationship with AmeriTech and figuring out my student loan and options. thank you for letting me know!

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1485	98604145	08/06/2018	Ameritech	The consumer received a letter from the FTC dated 6/27/18 regarding the lawsuit that is to be taken against Ameritech, a debt management company he is using for his student loan. The consumer states that he only found out about the issue with the company when the letter was received. The consumer states that paid at least \$1000 initially and then additionally monthly payments. The consumer called the company and states that he was asked to pay more funds, but does not remember the specific amount.
1486	98604205	08/06/2018	Ameritech	Consumer received a letter from the FTC concerning the case against Ameritech. The consumer found out about them after receiving a letter from the company, claiming that they could help pay off the consumer's student loan. They called the consumer initially, claiming that they could help the consumer if she paid them ten payments of 231 dollars, and then 99 dollars a month. The consumer complied. Consumer found out later that none of that money went to her student loans.
1487	98604546	08/06/2018	Ameritech	Consumer reports that she got a letter from FTC concerning the Ameritech lawsuit. She has sent them money and they have not paid any student loans. Consumer received a letter from Ameritech offering loan forgiveness and has paid them a great deal of money
1488	98615942	08/06/2018	Ameritech	Consumer has rec'd an FTC v. Ameritech letter. Consumer started receiving mail from Ameritech. She finally contacted them and was told they could help reduce her student loan. She has been paying them for services for a year through Reliant Account Management. They have not been making payments on her loan. She called to request cancellation and a refund. They cancelled her enrollment and then hung up on her.
1489	98621808	08/06/2018	Ameritech Financial	The consumer received a letter from FTC in regards to Ameritech Financial. Consumer states he has been in service with for over 10 months.
1490	98622239	08/06/2018	Ameritech Financial	I received a letter from the FTC letting me know there is a lawsuit against Ameritech Financial and informed me to add my name to the complaint. We have been paying Ameritech since 04/2016
1491	98627679	08/06/2018	Ameritech Financial	Consumer received a letter from Ameritech Financial offering to reduce her student loan debt. Consumer was asked to verify information regarding her student loans, her SSN, and bank account information to set up a payment plan. Consumer did comply.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1492	98628207	08/06/2018	AmeriTech Financial	I responded to a letter I received in the mail from AmeriTech Financial and I spoke with an Account Specialist named Tim Robbins. He talked about lowering my monthly loan payments and how after 10 years my loans can be forgiven. He shared with me that they had an A+ rating on BBB, so I thought I'd keep the discussion going. Initially, he said they would be able to handle all my loans and when comparing numbers I saw that using them would be very helpful. Starting in January 2016, I paid \$407 for the first three months (upfront fees) and then \$99 after that. In the beginning, I realized that one of my loans wasn't being handled by their services, so I addressed it with Tim Robbins. He informed me that it was a private loan and that they don't handle private loans. I told him that I was misled then because when comparing numbers and sharing with Tim Robbins the loan companies I had, he assured me that ALL of my loans were being put through their process. He explained that even though they can't handle my private loans I'll still save money with the loans they are handling. They somehow were able to get my payments to \$0, so \$99 was their service fee. I decided to stick with it since I already paid the first month of upfront fees and I signed all the paperwork. Finally in January 2018, I cancelled my services with them because I believe they were putting false information on my behalf. Before cancelling in 2018, I found out that I could do the loan forgiveness program on my own, so I decided to test it out. When I filled out one of the questions on the online form a window popped up saying that I'm changing my answer from previous years. The answer I put in online was correct and should have been the correct answer in previous years. That gave me the confirmation I needed to stop using them. Now that I'm back to doing my loans on my own, my loan amount has INCREASED and I'm back to paying off my loan as if I just put it on pause. Using Ameritech did nothing for me! I pretty much picked up where I left off, just now I'm paying more money and I am out \$3399. If I could get any amount back I would greatly appreciate it.
1493	98653334	08/06/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: I had made payments to a company called Ameritech Financial. I called about a couple months ago to cancel my agreement with them. However gave me hard time. I was told the money was used to my student loans. There was no such payments made. There was a notice submitted to me. --- Have contacted: CC Issuer --- Fair Resolution: Refunds me all the money given to the company. Promises made to help me make payments to my student loan balance. False. Fraud...

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1494	98731620	08/06/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: My name is [REDACTED] and I am writing you a formal complaint about Ameritech Financial andrelated company Financial Education Benefits Center Account, in regards to my student Loans.This company was a misleading program that led me to believe my payments were goingtowards paying off my student loans with Navient. The company set up payment plans with them wheneverything was free and assured me that my loans would be paid off after 15 years if I stuck to thepayment plan they had set me up with. When in fact no payments went to Navient since Ameritech isnot a lending institution. --- Have contacted: CC Issuer --- Fair Resolution: I would like a full refund, include deposit, of all my payments to Ameritech. The total amount being \$1942.00.
1495	98637811	08/07/2018	Ameritech	Consumer states that he received a letter from the FTC stating to be suing Ameritech due to deceptive practices, consumer states he was offered assistance with reducing his student loan from Ameritech. Consumer states that he was told if he paid \$100 a month, they were able to forgive her loan. which he found out that no payment was going to his student loans. consumer wants to know how he can retrieve his money and where to receive additional information.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1496	98637818	08/07/2018	AmeriTech Financial	In February of 2016, I received a letter from "Student Loan Department" in regards to "Student Loan Payment Reduction & Forgiveness". Due to my husband and my financial struggles, I decided to call the company. I talked to a Jack Gabrial on 2/22/16 and he identified the company as AmeriTech Financial. He assured me that the program would save me that the program would save me so much money in the end. I completed the vast amounts of paperwork and paid \$557.00 in March of 2016 and \$557.00 in April of 2016 and then \$99.00 a month, automatically deducted from my bank account, starting in May of 2016. I assumed that the \$99.00 was going towards my federal student loan. Late spring or early summer I had inquired about why my interest of my student loan was so high and was informed that the \$99 was not used towards that, it was their membership fee. Upon asking about how my student loan was being paid, the customer service person said she couldn't answer that but someone would be calling me back. Due to playing phone tag, I was never able to find out the answer. Soon after, I received a letter from the FTC. Upon calling AmeriTech many, many times, I was always connected to a person at the answering service that took my info and told me that I would be getting a call back. Again, playing phone tag, I called one more time and gave Specific times that I could be reached. I received my next call from them during a time that I had not given. Feeling frustrated, I contacted the number on the FTC letter to cancel my membership. I spoke to a Brittney whom assured me that the membership would be cancelled that day (around the 24th - 26th of July) but that due to litigation they could not refund me my money. I feel like I was taken advantage of with this company and wonder what my \$3,886.00 over 2+ years was used for.
1497	98643712	08/07/2018	Ameritech Financial	Consumer is calling to file a complaint against Ameritech Financial. Consumer states he paid a total of \$400. Consumer states he contacted the company to consolidate his student loan debt. Consumer received letter from FTC regarding the recent lawsuit that was filed against this company.
1498	98650958	08/07/2018	Ameritech Financial	Consumer reports they were contacted by Ameritech Financial regarding a student loan forgiveness program. Consumer reports they promised if they paid for 10 years their loan would be forgiven. Consumer reports they were paying at a rate of \$200 a month.
1499	98651004	08/07/2018	Ameritech	Consumer is calling to report that he received a letter from the FTC about Ameritech. Consumer received a letter from Ameritech stating that they could help consolidate his student loans. Consumer called and set up services with them. Consumer paid a total of 1800 dollars by having the amount taken from his checking account.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1500	98651092	08/07/2018	Ameritech	. This company reached out to me regarding student loan forgiveness. I was under the impression I was paying them monthly towards the balance of my loans that wasn't forgiven. After speaking with them I was informed the \$2,772.00 collected was only paying for their services and nothing was ever applied nor will be applied towards loan forgiveness. They also mentioned they needed to obtain more information from me of which they did not receive so they couldn't proceed with my account. Meaning they just knowingly collected my money on a monthly basis with no intentions of assisting me in any way. If it wasn't for a lawsuit letter received I would have never known how much of a scam this company is. Not to mention they refuse to refund me any money for not providing any services. Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1501	98651212	08/07/2018	Ameritech Financial	<p>My HR Manager from my past employer referred me to Ameritech. She informed me she had not too long ago enrolled to participate in the student loan forgiveness program herself. Because I have known her for a number of years, I trusted her judgment, so I gave the company a call. I was told yes the company can assist me with enrolling in the student loan forgiveness program. I was told I would have to agree to enroll in their automated debit withdrawal payment program RAM (Reliant Account Management) and the payments withdrawn from my bank account would be collected in an escrow account to show good faith on making my 120 qualifying payments for the repayment of my student loan. Months later, I receive the notice from the Federal Trade Commission regarding a lawsuit again Ameritech Financial regarding deceptive practices as it related to student loans and the student loan forgiveness program. I contacted Ameritech by phone immediately. I was told a message would be relayed to the department that handles this type of request to cancel an account, and a representative would call me back. After the second attempt to speak with a representative about closing my account with Ameritech, I send Ameritech a letter at the address they provided for their complaint department requesting my account to be closed and that I no longer give Ameritech permission to contact or do business with any agency on my behalf as it relates to my student loan and the student loan forgiveness program. I received no acknowledgment of my letter mailed to the complaint department. Therefore, I called the agency for a third time, and finally got a call back from a representative. I requested my account to be closed and to get a full refund of my money in the amount of \$957 that was withdrawn from my bank account. I was told the company will close my account, and that the company will not be refunding any money. According to the contract that I was originally mislead on, it indicated I would pay Ameritech \$800 in fees. I paid \$957. I asked for the \$157 overage and was told Ameritech will not be issuing out any refunds. I am appauld that Ameritech is getting away with misleading people like this. My hard earned money should have been going towards my student loan, like I was mislead to believe. I am sick of the thought of losing \$957. I hope the lawsuit is successful at putting an end to this type of theft and deception. Please add my case to the lawsuit. I want my money back. Thank you.</p>
1502	98658096	08/07/2018	Ameritech	Consumer states that he received a letter from FTC VS Ameritech stating that he should call us to enter his report.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1503	98658461	08/07/2018	Ameritech Financial	When I contacted Ameritech regarding their services, the way that they described it was that they would accept payment in exchange for refinancing and payment towards my student loans. To set up my account, I was on the phone for several hours with their customer service team and was transferred to and from the initial customer service representative and her supervisor more than a dozen times. I initially had a payment of \$178 per month for 13 months, and after said 13 months, the monthly fee would go down to \$99. Up to this point I have paid the company approximately \$2500 for nothing. I have called their customer service team on several occasions and waited more than a week to get a response back from an individual named AJ Joshi, who refused to give me a refund. I asked for a refund as suggested in the FTC complaint letter that was sent on the subject back in March. According to AJ, because the COMPANY determined that their activity was not fraudulent, I could not receive a refund. I tried to explain that due to the allegations against the company, it did not matter what the company determined, rather that there were concrete allegations and a lawsuit filed against their company and that as a consumer I was entitled to a refund. The company has up to this point placed financial hardship on me, as I had to make arrangements each month to ensure the proper amount of money was in my account to be withdrawn via automatic debit for services that never occurred. Further, the size of my loan has increased due to interest accruing while not being paid to the servicing company. The company has acted in bad faith in refusing to give me a refund.
1504	98658609	08/07/2018	Ameritech Financial	Consumer states that she received a letter from the FTC regarding a lawsuit against Ameritech Financial. She had signed up with them about 2 years ago and she was told that she can pay them \$10 a month. Once she did that for a period of time, they will qualify her for a forgiveness of the loans.
1505	98658785	08/07/2018	Ameritech	Consumer is calling to report that she received a letter from the FTC about Ameritech. Consumer received a letter from Ameritech stating that they could provide loan forgiveness. Consumer called and set up services with them. Consumer was paying 75 dollars a month and then 50 dollars a month. Consumer does not know how much she paid but the payments were coming from her checking account.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1506	98664027	08/07/2018	Ameritech Financial	I received a notice through regular mail about getting my students loans reduced or forgiven. I had just recently lost my 93 yr old Mom who I was primary caregiver to for 13 years. Trying to get myself together, I contacted the 800 and received a return call from one of the representatives. We talked for a long time about the loans and how they could be reduced or forgiven and how easy it would be. I had the representative call me back at a later time because he said he needed copies of so many financial documents. After my Mother was funeralized and buried, the rep called back and we began the process of getting my information to him. It was my understanding that there was a small fee up front to pay for their services to consolidate my loans, provide a very small repayment amount for my loans, and get on a plan to make sure I could afford repayments to the loans based on my changing income or lack thereof. I thought the \$82 payments were going in a fund to repay my loans once payments needed to begin. If I had not received the notice from you I would have never known that the money was going to them and they were not doing anything to reduce my loan amounts. Thank you for your notification. I cancelled their services effective immediately. Please stop them from doing these foul practices and taking advantage of people.
1507	98664659	08/07/2018	Ameritech Financial	Consumer states that he received a letter from the FTC regarding a lawsuit against Ameritech Financial. He signed up with them since January of 2018. He was told that they would be able to reduce his payments and all he had to do was pay his current servicer \$10 a month. He realized it was a fraud.
1508	98664788	08/07/2018	Ameritech Financial	Rebecca contacted me and I thought it was too good to be true. I was skeptical to the point where she put on her manager and sent me several articles, documents, etc to convince me that they were legit. I paid 4 payments of 200.00 to Ameritech Financial and next thing I knew, my Nelnet loan was paid off. It wasn't until I ran a credit report (after I received the letter from the Federal Trade Commission) and found out that Great Lakes owned my loan and that it was in an income deferment plan. The loan has grown around \$700 in interest.TOPIC:Referrals

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1509	98669970	08/07/2018	Ameritech Financial	Ameritech sent me numerous informational postal letters telling me that I needed to act fast, it was my final notice to qualify for loan forgiveness. I contacted them to seek additional information. They told me that I could pay them a monthly fee and be debt free of student loans in 20 years. The first month I paid them \$177 and \$157 for 20 months after that. I then would have to pay \$99 a month for the remainder of the time. Never once did they tell me that I could get these services for free. They made it sound like my payments were going toward my loans and what was left of the amount would be forgiven. After receiving the letter from the Trade Commission I tried contacting them numerous times about the matter. Their answering services continued to tell me that customer service was unavailable and to leave a message with them. When I finally was able to speak to customer service they told me the entire lawsuit was wrong. Ameritech told me that the letter from the Trade Commission was not a letter guaranteeing reimbursement of my money and they would not refund my money until they were found guilty. I asked for the customer service representative to cancel my membership on two different occasions and each time they wanted to argue about me doing so. I am furious that I was scammed out of over \$3300 and want my money back; however, Ameritech says they did not scam anyone and they are a great business.
1510	98670082	08/07/2018	Ameritech Financial	I have documentation from three parties in this mess but still unsure how it all works. I *think* Ameritech sent me a very official looking paper in the mail about how their program "can potentially save you thousands on your student loans and prepare you for possible Total Loan Forgiveness through applying for available government relief options." Seemed legit. They then used a third party to pay what I understood was Great Lakes Educational Loan Services, Inc. That third party is Reliant Account Management, whom takes out \$108 a month. That \$108 supposedly pays Ameritech for their services which what I understood to prepare the correct documents using all my sensitive and private information and a cut goes to Great Lakes. Great Lakes has denied using any of the two aforementioned Companies. Reliant no longer has a contact number, but Great Lakes informed me my account was indeed set by me, but using all the info I gave to Ameritech, since I had never initiated contact wthi Great Lakes myself. Great Lakes also states I have a zero balance each month with the Department of Education- not Ameritech nor Reliant. The receipt I got from Great Lakes shows I owe more than the original amount of 28,000 due to accrued interest that I was definitely not aware of. What next?

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1511	98686452	08/07/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: I signed up with service with Ameritech services in March, 2017 so they could look into consolidating my loans under the Public Loan Service forgiveness program. I provided tax information, check stubs, income based repayment plan, public loan service documentation and other pertinent paperwork they said they needed to get me a fixed rate for my student loans. Ameritech said they would get all the information set up I would have to pay a fee to start the process and then additional money each month. I paid over \$600 for there services and they never processed the paperwork to Fed Loan Servicing. They processed it to another company that indicated they do not handle Public Loan forgiveness and that I would have to get it set up through Fed Loan serving on my own. I finally cancelled their service in June, or July 2017 after not receiving any information from loan providers that they received any documents by Fed Loan Servicing. When I spoke with the person with Ameritech at that time they indicated they were not going refund me for there services as they felt they did there job. I spent months and months trying to get things set up racking up interest fees. Ameritech told me that they were going provide this paperwork to that provider and get me a set fee on my loans which was not true. That information was a lie and they scammed me. I eventually had to call Fed Loan Servicing and they indicated to me that I could have contacted them on my own and that many of these places like Ameritech scam people into paying money for services when it is something I could set up for myself. Ameritech never provided the services they committed to and at the end I am paying more monthly out of my pocket. I am upset with myself for trusting in this service providing personal information to them and never receiving any recourse or action for what they said they were going to do. I am asking to be reimbursed for all the fees I had to pay as well as the interest rates that were included for all the time I wasted when I could have set this service up on my own. --- Have contacted: CC Issuer --- Fair Resolution: A fair resolution would be Ameritech reimbursing me for the over \$600 they charged me for a service they did not provide. I am also asking to be reimbursed for the interest rates I had to pay waiting on them to forward paperwork to the proper loan providers to fulfill the service they indicated they would grant me but never did provide.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1512	98686489	08/07/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: Ameritech called me regarding my school loan, they said that they worked for the government and that they can negotiate my student loans at a low interest rate. They told me that they were able to take all my interest from my student loans and get them erased. They told me all I had to pay was the actual amount of the student loan. They were able to reduce my loan up \$10,000 with the reduction. They told me they would take \$50 and thereafter I told them not to take any money out until the next month to make sure I had it available. I have paid them about \$500. They stopped the amount from coming out monthly, and I was under the impression that everything went through after I paid the \$500. I was told that I had used the max amount of financial aid. I called financial aid with the Department of Education to ask if there was any fund available to use while currently in school. I received a letter from the FTC notifying me about Ameritech. I then figured out that the \$500. Was never applied to my current student loans and then I tried to get a refund. I called Ameritech advising them that I received a notice about them and that the funds i paid never were applied to my loans. I was sent over to customer service to request a refund, customer service stated that what was in the letter was incorrect. The customer service representative stated that they have been receiving calls about this and that they would forward me to the appropriate department for a call back. I received an email shortly after advising me that nothing illegal was done with my student loans and they will look into it further and someone would give me a call. It has been over a month .Since I have canceled my membership I have been receiving calls asking me to resign up with them. --- Have contacted: CC Issuer --- Fair Resolution: I would like the money refunded that was paid to them. Thank you for your assistance in this matter.
1513	98686879	08/07/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: I had made payments to a company called Ameritech Financial. I called about a couple months ago to cancel my agreement with them. However gave me hard time. I was told the money was used to my student loans. There was no such payments made. There was a notice submitted to me. --- Have contacted: CC Issuer --- Fair Resolution: "ALL"Refund me the money given to the company. Promises made to help me make payments to my student loan balance.False. Fraud...
1514	97597619	08/07/2018	Ameritech Financial	Consumer has been paying Ameritech Financial a monthly fee of \$82 for the last eight months to cover their student loan consolidation services. He also had to pay a one time fee of \$500. So far he has paid them \$1156 which has not gone towards her student loan debt. He just received a letter from the FTC regarding action being taken against Ameritech. UPDATED: 8/7/2018 The consumer has contacted Ameritech and asked for a refund and this was declined. [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1515	98358345	08/08/2018	Ameritech Financial	I had signed up for the PSLF program through Navient. A few weeks had passed and I got a phone call saying that they had noticed that I signed up for the program and that they were going to get me started in the program. They asked me for a bunch of documents (pay stubs, tax returns, w2s) and filled out an application again, faxed it all over to them and then filled out a thing about how many people I live with and how much money I made and how much I spend on bills and gas. After getting all that completed they told me that I need to pay a 1 time fee of \$50 or so dollars to make sure that the bank information was correct but they told me that it will be going towards my loan. Then they had me set up a payment plan with fed loan for monthly payments which are \$108 a month. Since then I've had \$108 dollars taken out every month since March 2018. Got a letter in the mail saying that there is a lawsuit taking place against this company Ameritech Financial.UPDATE:08/08/2018 Consumer requested the status of her complaint. [REDACTED]
1516	98676855	08/08/2018	Ameritech	Consumer states that she has received a letter from us about the Ameritech scam and wanted to add her name to the list of complaints. Consumer did not have any monetary info available.
1517	98683489	08/08/2018	Ameritech	i am a social worker who does not make a lot of money here i thought i was paying off my loans. I have paid for over a year and want my money back. I cant afford interest and now im even further behind...
1518	98689812	08/08/2018	Ameritech Financial	
1519	98695867	08/08/2018	Ameritech	Ameritech refund: Consumer cancelled the bank draft because of the deception. Consumer lost \$1500.
1520	98702167	08/08/2018	Ameritech	Consumer states she got a letter in the mail from the FTC about Ameritech on 06/27/2018. She signed up with Ameritech in 2015. She pays them 108 a month for 3 years for a total of 3888 with auto-deduction and a one time of 800. 4688 is the total.
1521	98705828	08/08/2018	Ameritech Financial	I was with Ameritech for about 10 months. They were very helpful in the begining after that it was impossible to communicate with them, they would give me a run around keeping me on hold for long periods of time, when i did get through. They would send me email every week saying i needed to sign a updated Status form, They mislead me by saying that they would pay for my Student loan payments the first year would be 200.00 and the following year would go down to 99.00 every month and towards my Student Loan Debt. they would go into my Student Loan Account and pretend to be me, saying they needed my password so they can get into the account. They lead me to believe they were helping me when infact they were a Scam!! I want All my money from them!!! Horrible expierience Ameritech Scam Company!!!

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1522	98706109	08/09/2018	Ameritech Financial	The amount I put down may have actually been incorrect, it was likely more. i noticed that my loan amount was NOT decreasing but didn't think much of it. When Nelnet, who I'm going through, told me that I didn't have to pay to be apart of the program I canceled Ameritech, which would've been around this time last year after laying them at least \$2000. According to what Ameritech said, \$100 would go towards the loan and \$100 would go towards getting me in the program and that was over the course of a year... They dropped \$100 off but Nelnet had already told me I wasted money with Ameritech.
1523	98712676	08/09/2018	Ameritech	Consumer got a letter from FTC about Ameritech and consumer wanted to file a report.
1524	98712924	08/09/2018	Ameritech Financial	DNC EMAIL - Forwarded from the FTC to the DNC email box. Consumer did not give complete contact info. Consumer writes:"So I had heard about Ameritech being sued for false information and started to do research on it and see there is all sorts of compliments and issues with this company which puts me on edge because they've been handling my account for about a year now. Every month they withdraw \$99.00 from my bank account. I haven't called to cancel it yet because I know there going to give me a hard time. I've tried once before to cancel it because I felt like it was a fraud. What they claim to do, I've done myself for years, but they gave me the story that I don't know everything and they always have some type of loop hole to get past the system. They also told me I had to be in this program for 10-25 years depending on my job to receive the "Student Loan Debt Forgiveness" After reading your article and many others, what is the best routine to go here, can you please advise. I feel like I've been taken advantage and lost money I will never see again. "
1525	98719607	08/09/2018	American Financial Benefits Center	Consumer reported that she got into to contact with American Financial Benefits Center by mail. Consumer contacted them to find out more information. Consumer agreed to pay \$800 a month from her bank account to help lower her student loan. Consumer found out that they are not lowing her student loans. Consumer stated that she received an email from American Financial Benefits Center. They told the consumer they are in a lawsuit with the FTC. They told her that she can contact them.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1526	98719757	08/09/2018	American Financial Benefits Center	I recently became aware of the FTC suit again the American Financial Benefits Center. I fell victim to them and the complaints that are stated were also the same things that had happened to me as well. I was led to believe that my monthly payment would contribute towards my debt. It didn't. All they did was request a forbearance of payments for six months. I didn't even know my loans were in forbearance. I believed that I was making payments via the payments made to AFBC. When I started getting a bill again from my student loan servicer, I instantly thought something was suspicious. I called and threatened to quit the service. They apologized for the "confusion" and proposed lowering my bill to \$50 a month to retain their "services". I agreed to this for some time but eventually, I realized that they weren't doing anything that I couldn't already do myself so I stopped making payments. I wanted to let the FTC know about this since there seems to be an established pattern here. I would definitely like to know if there is some sort of compensation available should the FTC win this suit. Other-Other Update
1527	98719887	08/09/2018	Ameritech Financial	Consumer states she received a phone call from AmeriTech Financial to help her with student loan forgiveness, consumer paid 1000 via bank account.
1528	98735501	08/09/2018	Ameritech Financial	The consumer received a letter from FTC indicating lawsuit against Ameritech. Consumer states he was making payments with them for 5 months. Consumer states they issued him a full refund. Consumer was referred to FTC.GOV
1529	98735752	08/09/2018	American Financial Benefits Center	Consumer states that she received an Email from American Financial Benefits Center stating to be suing FTC.
1530	98736151	08/09/2018	Ameritech Financial	I was told that the money I was paying Ameritech would go toward my student loans and that my loans would be forgiven after 3 years of on time payments, I have paid 179.00 for almost a year and none of this helped with my student loan. Other-Other Update
1531	98740992	08/09/2018	Ameritech	Consumer reports she received a call and offering to lower the interest rates on her Student Loans. And charged her \$100 per month.
1532	98741576	08/09/2018	Ameritech Financial	My federal student loan minimum payment had ballooned to \$230 a month after a slight increase of household income apparently bumped my IBR into a new bracket. Unfortunately this increase was not in our budget even with the slight increase in income so I finally called the number for student loan relief I had been getting texted for months prior. They told me I could get my monthly payments down to \$99 a month after an upfront fee of \$800 spread out over 6 months. They told me up front that the point is to get the loan forgiven, not repaid. Considering the reduced payment and the shadow of an unaffordable minimum payment looming I decided to go with them. Since the first 6 month of \$188 payments I have been paying \$99 monthly. In hindsight I see this for the mistake that it was and am looking to cancel their service and do all my loan financing myself.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1533	98741641	08/09/2018	Ameritech	When i was contacted by Ameritech and was explained that they would enroll me into the loan forgiveness program in order to track my years of qualifiying payments and optimize my payment opportunity. I was explanied that the payments made would partially go to the loan servicer and to Ameritech. they told me that it would a small fee. later I looked at my loan information and seen there were no payments being made on my behalf and in fact my monthly payments was \$0 a month. After several phone calls and a few unclear explanations i was eventually told no they were not making payments on my behalf and all the payments were going to them to do paper work. I was given a very snobb remark with a snicker oh it says it in the contract, and it does not state how any monies given to Ameritech is being allocated. I have paid over \$3,300 to this company believing they were managing my loans in the name of tracking my progress for the loan forgiveness (\$172-\$99 a month). There was absolutely no explanation of the fees being charged. They asked me for access to all of my public loan servicers including to the federal student loan site.
1534	98753687	08/09/2018	Ameritech	The company's sent several letters first. I call them to ask abot the program just to learned and be informed, after that I started recieving a lot of phone calls. At the begining they left masseges, but it hapen that I answered and they tried to convinced me to sing up for loan forgiveness. I was hesitating, I asked several questions because I was unsure to sing up. After several phone call I decided to consolidate all my students loans with them. One of the first questions that I did ask SEVERAL times was if part of my monthly payments (\$180.00) was going to go toward paying my student loans; and every single time the representative reasured that that will be the case. They made a mistake in my application and did not consolidate all my student loans, causing me a problem in my credit report that I still haven't resolved, and of course for several month I did no pay my loans because I though that company were taking care of them. They did not helped me to resolve any of the problems they caused.
1535	97383674	08/09/2018	Ameritech	Consumer called to report that he received a letter in the mail from the FTC regarding Ameritech. Consumer states that he was promised to have his loans forgiven and his payments reduced. Consumer states that he has been making monthly payments of 82 dollars a month since 2015. UPDATE 07/03/2018 Consumer is calling to report that he has called Ameritech to cancel his membership and received an answering machine indicating that they are receiving high call volume. Consumer indicates they just noted his account of cancelation provided the name of the agent he spoke to and the phone number he called. [REDACTED] UPDATE: 08/09/2018 Consumer is calling to report Ameritech has withdrew \$82 from his account after he had already canceled his membership with them, he did not authorize that payment. [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1536	98188054	08/10/2018	Ameritech Financial	Consumer reports she is a victim of the Ameritech Financial scam. Consumer was contacted by Ameritech who offered to pay off his student loans and consolidate them. Consumer was put on a payment plan and paid about \$49 a month. Consumer later received a letter from the FTC about the lawsuit they have with the company. Consumer has paid roughly almost \$4000 dollars.
1537	98760251	08/10/2018	Ameritech	The consumer reports that he received a letter from the FTC regarding Ameritech Financial. The consumer signed up with them and he was paying \$100 a month. The consumer reports that they never put the funds towards his debt. The consumer reports his loan went from \$60,000 to \$80,000. The consumer called to cancel but they refused. The consumer reports it has also damaged his credit.
1538	98760715	08/10/2018	Ameritech Financial	I was either contacted or got in contact with a representative from Ameritech Financial for a loan consolidation. I had recently consolidated my private student loans and I was looking for a way to consolidate my federal loans. The representative ran some figures based on my income and expenses and then told me how much I would save my consolidating with them. My new payments was \$99 a month and the representative told me how much I would spend and save until my loans were paid off. I paid the \$99 for 12 months and then I had to supply documents to renew my agreement. This was curious to me because I thought I consolidated my loans already and loan terms don't change every year. But I supplied the documents and since I had gotten married, my payment went up to over \$300. Which was MORE than if I never consolidated in the first place. So I was on the phone with a customer service representative and they said that technically Ameritech finds programs for borrowers and isn't actually consolidating my loans. This was news to me and not what I had signed up for originally. So I would now be paying my minimum payment like before but also paying the \$99 fee that I was paying them to file paper work for me. I can file my own paper work for a government program if that's what I wanted to do. But I was looking for a consolidation and thought that is what I had signed up for. Needless to say, I was very upset when I realized that I paid \$0 towards my loans for 12 months and paid \$99 a month to Ameritech Financial for their "services". This was a very shady practice and I thought it was very unethical but I didn't know what to do being one person who fell for a trick. They recently sent me an email letting me know if the lawsuit and they state that they do not agree with the claims and that they would love to have my business back. I'm glad they reached out because it enabled me to figure out how to make a formal complaint about their unethical business practices and that is the purpose of my writing today. Thank you for filing a lawsuit against them even if it just brings light to their practices and saves future individuals from losing money as I did. Any refunds would be gladly accepted though. Thank you.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1539	98760786	08/10/2018	Ameritech	Consumer received a letter from FTC vs. Ameritech. Consumer had cancelled with the company before getting the letter. Consumer was told by her father about his payment getting lowered and told her to inquire about help. She called the company and was told that they could lower her payment to \$132 month for 20 years and any amount remaining would be forgiven. Her father had found out it was a fraud so he let her know. She paid for a year and a half.
1540	98768426	08/10/2018	Ameritech Financial Unknown	Consumer calling about the letter he rec'd from the FTC vs Ameritech Financial. He initially rec'd a letter from them about 2 years ago. He called them and they told him they could lower his student loans. They told him he would have to pay \$1,000 for their service. They later told him he would be paying around \$600. Which is not what consumer was told to begin with. Consumer broke ties with the company.
1541	98768639	08/10/2018	Ameritech Financial	The consumer received a letter from FTC in regards to the Ameritech Financial. Consumer states she was making 2 or 3 years worth of payments. UPDATE 8/10/18: Consumer stated that she had paid the company about \$1,905 via her bank account, amount was added to report. [REDACTED]
1542	98768866	08/10/2018	Ameritech	Consumer received a letter, about Ameritech Financial. The consumer has been, involved, with the company, for two years. Consumer gave them 3000 dollars. Consumer found out, that, they haven't been paying his student loans.
1543	98775367	08/10/2018	Ameritech financial	Consumer received a letter in regards to the Ameritech Financial. Consumer was paying them \$99 a month for years. She would like to know more about this case.
1544	98775520	08/10/2018	American financial benefits center	I signed up for American financial benefits services under the pretenses that after paying a month fee to the company that my school loans would be forgiven after 10 years. When I signed on the company told me to count all of my dependents anyone that I gave money to and said that he could budget to where I would get approved after 2 to 3 years on the plan they said they had to redo my plan and I no longer qualify and would lose all of my money. By this time my loans were in default and gaining interest. Other-Other Update
1545	98775678	08/10/2018	Ameritech Financial	The consumer has a complaint against Ameritech Financial. The consumer has paid them money for student loan consolidation, she has asked for a refund, and this was denied.
1546	98781943	08/10/2018	Ameritech financial	I spoke with Ameritech Financial several times. They contacted a referral Jennifer Mahanay after we spoke; they gave me paper work and directed me to send this to my federal student loan department. After contacting My Great Lakes Stafford loans I was informed they had scammed \$1000's of dollars. She said this is free paperwork I should not pay any company \$6500 for. I felt like an idiot and promptly requested a full refund. Ameritech Financial would only consent to not additional charges to my account.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1547	98790173	08/11/2018	Ameritech Financial	featured a picture of Obama (our president at that time) and a 1-800 number. In October of 2017 the ad resurfaced and I decided to call given that I was unemployed and struggling to make my student loan payments on time. I spoke to a financial representative named Juan Casas. He asked a list of standard questions to see if I was applicable. Because I'd been out of school since 2005 and had an excellent payment status, I was quickly approved. My original remaining balance was approximately \$12,000. After my approval my balance was reduced to \$6,000, but only if I made automatic payments of \$88 for 1 year. After the 1 year, \$20 automatic payments would be made until the balance was zero. I also had the option (after 1 year) to pay more than the minimum of \$20 per month. I was skeptical about the auto payments and asked if I could make the payments myself. I was then transferred to an underwriter who explained that in order to have the balance cut in half, I had to have the automatic payments made for at 1 year. Then based on my payment history, I could remove the auto pay. He explained that this was standard procedure, so reluctantly I agreed. I completed the necessary steps and the first automatic payment began 12/24/2017. It wasn't until receiving a letter from the FTC, and checking my student loan status that I realized none of the automatic payments had been applied towards my loans. Nor had my loans been forgiven, as the balance remained to be \$12,000. For seven months I paid a total of \$616, and none of the money went towards my student loan balances. I immediately contacted Ameritech financial and questioned their fraudulent behavior, and requested a full refund. The representative stated Ameritech Financial doesn't give refunds on membership fees. I explained that I wasn't a member and didn't sign up/or agree to any membership. I asked why none of my payments hadn't been applied to my student loans and to immediately cancel the auto payments. I was instantly put on hold (without the rep answering my initial question). Within seconds I received 2 emails from Ameritech financial. One with confirmation of the cancellation payments/claim number. And the second email explaining their innocence involving the case with Federal Trade Commissions. I closed the account where the auto payments were coming from because it was through a third party company called RAM. Because of Ameritech Financial's fraudulent activity (scamming me out of \$616 for seven months), I didn't trust they would discontinue the auto
1548	98790547	08/11/2018	AmeriTech Financial	I made payments to Ameritech after they promised to reduce the total amount of debt that I owed on my federal student loans. I contacted them for a refund and suggested in the FTC letter I received, but was informed that refunds were not being given. Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1549	98796149	08/11/2018	AmeriTech Financial	This company has taken money from me promising to erase my student loan, reducing it, lowing my monthly payment and using my monthly payments towards my loan. I eventually found out the company was a scam and has changed their names varies times and none of my payments went towards my loans, i requested a refund of all the money i gave and they refused to pay me back. i have given this company thousands of dollars, which i can not get back and i still have a pile of student loans.TOPIC:Referrals
1550	98820010	08/11/2018	Ameritech Financial Ameritech Financial	CFPB Sub product: Federal student loan debt --- CFPB Issue Type: False statements or representation   Attempted to collect wrong amount --- What Happened: I paid a monthly amount to Ameritech Financial thinking it was going towards my student loan debt, unfortunately it wasn't. Every service they provided me I was already doing on my own, I honestly thought my low monthly payments was paying my student loans. The monthly payment was for their service, and I'm really disappointed because i didn't call them or talk to them them and I still got got charged monthly service fees. I cancelled with Ameritech Financial, asked for a refund and would not give me it. --- Have contacted: CC Issuer --- Fair Resolution: I would like my money I paid them back!
1551	98802728	08/12/2018	Ameritech	I received mail from Ameritech for a Student loan reduction program. i called Ameritech on March 29th, 2016. I spoke with Morgan, she stated she was a Customer Representaive. She told me that my payments will start out at \$207/ month for 11 months then will go to \$119.00/ month. and my loan would be paid off in 20 years with a savings of \$138,240. I faxed the paperwork to them and gave my bank information. Ameritech started taking \$207.00 out of my bank account on 04/28/2016. I called and cancelled my account with Ameritech on 09/25/2016 via phone, spoke with Avi. I called Ameritech on 07/09/2018 and spoke with Jake asking for a refund of the \$828.00 they owe me and he stated they couldn't offer any refunds until the investigation is settled with the FTC.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1552	98802764	08/12/2018	American Financial Benefits Center	debt. I paid them the minimum I could, given my financial constraints. They claimed they could lower the minimum monthly payments, which were unmanagable for me. It was only after paying them for awhile I realized they were just going to the Department of Education and asking what a consumer would ask anyway to lower their amounts in times of need. The money I paid to AFBC never made it to the DOE and the payments were never applied to my balance. When I found out I was flushing money, I tried to get ahold of Eli Anderson, the agent who I had stayed in contact with and was told he had left the company. I found him on Facebook and asked him why he was so friendly and helped to scam me. He said he had left AFBC when he found out they were crooked and went on to other pursuits. I had a tough time believing he wasn't aware of the scams being perpetrated on not only myself, but presumably many loanees. I have these communications recorded on my FB account, as well as all of the emails concerned. When I stopped the payments, AFBC immediately contacted me, asking innocently that I return. I told them no and I was onto their con. I was prepared to let the money I sent to AFBC slide, thinking it was a life lesson, live and learn, and move on, though it troubled me that there were undoubtedly many others being take for a ride. Then these clowns sent me an email saying the FTC and AFBC were in lawsuits against each other and despite that fact, they aimed to keep satifying clients 100%, yadda yadda. I suppose the bad press from the lawsuits grew such that they felt they had to issue a public decry of their position. It must've been a blanket email, however, as it seemed they weren't even aware I had left their service months before, after smelling a weasel. I figured if I went ahead and made the effort to contact the FTC and add my case to the cases in the lawsuit, at the very lease you would have more ammunition to nail these scums. I did want to add that the location I put for AFBC on the previous page is the physical location listed on the old emails. This is the changed location of the email sent out two days ago concerning their involvement in the lawsuits: 1900 Powell Street Suite 600Emeryville, California 94608. I lost in total around \$1,700, starting in April of 2015 and going until August of 2016. I have the bank records to verify this. When I tried to contact them after the veil came down, they bounced me around to different represetatives and basically used the "transfer them to another person and wear them down" strategy. I felt life was too short and let it go. I
1553	98802863	08/12/2018	Ameritech	they told me they was taking help me pay my student loan on income base driven but they hadnt put my loan forebaeenxe which cause my loan to not be paid and also cause my credit report to change due to my late payment. i found theh are not a loan forgiven Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1554	98802940	08/12/2018	Ameritech Financial	I was contacted by Ameritech Financial and returned their call to hear of a wonderful opportunity to have my school loans forgiven (or so I thought). Jesse Ridings the account specialist that helped me sign up, explained that all I had to do to receive this benefit was to pay them a monthly fee. With the first month being \$193, then the following 13 payments would be \$173/month and then it would switch to \$119 for the last 120 payments, and what would follow would be my loans forgiven. That is a total of \$16,722 to have my loans forgiven. I was sold a lie. I was told they would be paying my loan off for me, and all I had to do was pay them these monthly fees mentioned. This all started in September of 2016 and continued until July 2018 when I received a letter explaining that they were being sued for deceptive practices. This is so frustrating that I was taken advantage of along with thousands of other people, but grateful I was informed by the Federal Trade Commission about Ameritech Financial's deceptive practices. I just want my money back and for Ameritech Financial to be made known as a deceptive company.
1555	98802989	08/12/2018	Ameritech	Ameritech Financial contacted me through the mail offering me student loan aide. I called and signed up. I paid them a fee for 8 months and then the fee was dropped. After the fee was dropped I only paid \$99.00 a month that was directly transferred from my bank account. I thought everything was going great until I received a letter in the mail from the Federal Trade Commission notifying me that my payments were not going to my student loans. I am filing this complaint so I can receive information about my student loans and what I need to do to fix this issue.
1556	98933786	08/12/2018	AmeriTech Staffing, Inc	The company delivered unverifiable, negative information to a third party, without consent or verification, exposing the client to liability for violating the Fair Credit Reporting Act as well as Texas 3rd Party Disclosure laws. --- Additional Comments: Clients need to know that this company is forwarding unverifiable, inaccurate, and negative information to 3rd parties.
1557	98416894	08/13/2018	Ameritech	The consumer reports that Ameritech called him and they offered him student loan forgiveness. The consumer reports that they gathered his information. The consumer reports that he has been paying them for sometime now.
1558	98595279	08/13/2018	Ameritech Financial	Consumer calling stating that she received a letter from Ameritech Financial stating that the company failed to deliver on their promises to enroll people into government program that they claimed would permanently lower month loan payments.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1559	98702282	08/13/2018	AmeriTech Financial	I was contacted by AmeriTech Financial in the Spring/Summer or last year and it was explained to me, many times over, they were a company that could help me get all of my loans consolidated. I only gave them my Great Lakes Loans, and they did get those consolidated. I started making payments in July '17 and I was under the distinct impression that the \$99 that was drafted from my account each month was going towards my student loan balance. It was until I got the forwarded mail from the FTC letting me know about the lawsuit that I called them to figure out what was going on. So as of August '17 my loan consolidation was approved and RAM had begun drafting payments out of my account. That was still occurring until 08.07.18 when I cancelled my membership. I asked what I had been paying for since the completion of my consolidation and they told me their "services." I said that I understand the payments up until the completion of my consolidation, but I was unsure why I was being charged monthly given that: 1) The money wasn't going to my student loans, and 2) They hadn't done anything since August of last year. The representative then went on to explain that everything was in the agreement, which it probably was and it was my fault for not reading it word-for-word, but I was under the impression they were doing something they weren't. They followed up by calling/emailing and once they got my banking and FAFSA info I assumed everything was in order because I was being charged. I'm unsure what to do or how to get my money back that's been paid since last August. Other-Other Update UPDATE: 8/13/2018 Consumer filed the complaint online and received a response. Consumer received response from the FTC. Consumer was told to visit ftc.gov/Ameritech. [REDACTED]
1560	98809555	08/13/2018	Ameritech financial	I was referred to ameritech by a co-worker. The company stated after I paid 199.00 a month to them via direct withdraw for 10 months then 99.00 a month for the next 9 years my student loans would then be considered paid and I would not owe any on them as long as I worked for [REDACTED] (non-profit agency) during the 10 year repayment period. They have access to my student loan account. I can not afford to repay my student loans without some type of income driven plan and ameritech stated this is what they were. Now I get a letter from federal trade commission that it is all a lie. I have paid this company close to \$4000.00 and am now told none of this goes to my loans.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1561	98821991	08/13/2018	Ameritech	In Ocotber of 2017 i reached by a facebook add for student loan forgivess, i followed up with the add seeking more information. I was contacted after some information was give i was told i would qualify for \$0-\$20 loan payments But i had to pay \$88 for the first 10 months of enrollment. This money wouldnt go towards my student loans but they would be forgiven in a few years. At the time my current loan payment was \$96 so i sturggled with signing up knowing possibly i could be paying more for the first 10 months if i had at least a \$20 payment. i ended up getting the \$0 payment from them but ive been paying \$88 to them each month since september 10th 2017. it just stopped this month, which also just happens to be when they notified me of this lawsuit. which led me to do research online and i found out it has been happening since august of 2017. In total they took \$880 dollars for me to enroll in their student loan program and notified me the day of my \$88 payments ending that it was happening.
1562	98843471	08/13/2018	Ameritech	Consumer called to report that she received a letter from the FTC regarding Ameritech but she is not in buissness with Ameritech. Consumer states she did file an application but she never proceeded after.
1563	98843520	08/13/2018	Ameritech	Consumer received a letter from FTC vs Ameritech. Consumer got a postcard in 2016 from Ameritech and called them. She was told that they could help her. She was approved and states that she was asked how many people did she assist people in the past 5 years. This turned out to be listed as her dependents. She paid \$207 per month for the first year. The second years she had pay \$99 a month for the second year. Consumer would be paying for 10 years.
1564	98851755	08/13/2018	Ameritech Financial	Contacted on July 19, 2016 about getting my student loan debt paid off faster and making my monthly payments considerably lower. Informed that it will still take 30 years to pay off but in the end, my student debt will vanish. Noticed on my student loan lender website that interest was continuing to accrue and my debt was growing as I continued to pay Ameritech financial each month. Went on the BBB website to see the ratings of this company and learned about the lawsuit that is currently in effect.
1565	98852156	08/13/2018	Ameritech Financial	Consumer calling about the letter he rcv'd from the FTC vs Ameritech Financial. Consumer rcv'd a call from them in 2016 offering to lower is student loan payments. They said his payments would be \$99/10years and after that the bal would be forgiven. Consumer accepted their terms and set up the payment plan with them.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1566	98852174	08/13/2018	Ameritech Financial	I was initially contacted through mail, at least twice. One was a purple advertisement and the other was blue which I figured it was legit. I called and initially spoke to David Torres who I felt provided great information which made me feel like this was a legit company who is trying to help someone like me who had over \$60,000 in student loans that I have struggled to pay for years. We began chatting through email since I was not ready (couldn't afford another bill) back in July 2017. When I was ready, David was not available (I assumed he was no longer with the company) and I began chatting with Chris Howe who got me set up back in February 2018. I called back in May because FedLoan sent me a bill saying that I owe a payment. The number for Amertiech wasn't working and I was really concerned. I finally found a number and someone was able to assist but he information he said was not the way I was told upfront. I told him that I wanted to cancel and he connected me to another representative who said that I pay them \$82 a month and after 3 yrs, my loan would be forgiven. So I continued until received a letter from FTC and I called on 7/05/18 to cancel. She didn't probe too much but I said they need to stop immediately and I was not charged anything after the last payment on 6/15/18.
1567	98875130	08/13/2018	Ameritech Financial Ameritech Financial Alabama A & M University	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: Ameritech Financial gave false information about charging fees to do the income driven payments and they charge had told me that they was handling everything they said they would put my loan in forebearane and my loan went past due went on credit report. Then I read bad things about them --- Fair Resolution: Give my money and take the negativite off my credit report --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
1568	97358433	08/13/2018	Ameritech	Consumer received a letter from the FTC concerning Ameritech on 07/02/2018. The consumer initially was contacted via email about their services to help pay off the consumer's student loan. They have been taking 100 dollars a month directly from the consumer's bank account as of Jan 2018. The previous past two years they have been taking out 163 dollars a month. When Ameritech sends the consumer emails, there is no return email address but the number 18554637515UPDATE 8.13.2018: Consumer called with questions about progress in Ameritech case. [REDACTED]
1569	98841766	08/14/2018	Ameritech	Consumer reported that Ameritech called consumer about a loan forgiveness program. Consumer states that Ameritech stated they would take his debt and to make a monthly payment of 100 dollars. Consumer states he has paid the company about 4,000 dollars. Consumer received a letter from the FTC regarding the settlement there is with Ameritech. Consumer called Ameritech and was notified that indeed they were not paying his loans and all the money was going to their agency. Consumer canceled his account with them. Ameritech also stated that they were the ones suing the FTC and FTC just counter sued them back.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1570	98857931	08/14/2018	Ameritech	Consumer got a letter from FTC about the Ameritech and consumer wanted to file a complaint.
1571	98858332	08/14/2018	Ameritech Financial	Consumer is calling to report that she received a letter in the mail from Ameritech Financial. Consumer indicate he has been a customer since 2016 and is paying \$132 month and payment was drafted out of her account.
1572	98863848	08/14/2018	Ameritech Financial settlement	Consumer states that that he had service with Ameritech Financial, consumer reports that she was promised to consolidate her loan paying of her student loan. Consumer has became aware that payments made to Ameritech Financial have not been going towards her loan. Consumer has paid \$99/month debited from her account for about 1 Year and made additional upfront payments of \$800.
1573	98863879	08/14/2018	Ameritech Financial	Consumer reports she's had a membership with Ameritech Financial for almost a year, she has paid them around \$800 in total. Consumer was told they were going to help her with reduce her loan payments but she has not verified that with her loan.
1574	98863937	08/14/2018	Ameritech Financial	Consumer reports they have been paying Ameritech Financial every month for a lower student loan payment and eventually student loan forgiveness.
1575	98881801	08/14/2018	Ameritech Financial	found out they were scamming me when I got an email from navient explaining that my payments were not being made. filed a complaint with BBB reporting that they were scammers and that what they were charging was free from my lender and that no money was being paid to the lender.
1576	98882134	08/14/2018	Ameritech Financial	Consumer is calling because she received a letter from FTC VS Ameritech Financial. Consumer states that she has been paying \$101 a month and thought that the payments where going towards her student loan. Consumer contacted the company and was told that none of the money she had paid went to her student loans. Consumer was told that she was paying for services that would help her with student loan forgiveness. Consumer has called the company and asked for a refund but was told they cannot provide a refund.
1577	98882351	08/14/2018	Ameritech Financial	Consumer received a letter from FTC. Consumer states the letter was referring to the Ameritech Financial, Financial Education Benefits Center (FEBC). Consumer states they are falsely claiming the consumer was eligible for federal programs that would permanently reduce their monthly debt payments to a fixed low amount or result in total loan forgiveness. Consumer states when she calls the company to cancel the service the phone dropped and cannot cancel her service. Consumer states she has lost \$5K.
1578	98882398	08/14/2018	Ameritech Financial	they promised to lower my loan payments and they said my monthly payments would go towards my loans and they did not.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1579	98889029	08/14/2018	Ameritech Financial	student loans. I was doing some research on Google regarding student loan forgiveness. I landed on a paid website (later found this out) that directed me to Ameritech Financial. I called the number to get information. While in my stressed state, the representative Joseph Maranda advised how I could sign up for a student loan program that would not only reduce my student loans owed by over \$30K, but also I would be making payments as low as \$75 a month, even a year of no payments due at all. I then was directed to another individual who aggressively walked me through agreements over the phone. I gave them my banking info to process the 12 \$75 payments (\$900 total), the one time \$25 fee, and an addition \$75 dollar fee. I was advised that their services did my paperwork and got me registered for the program. I was then emailed a packet of documents that I e-signed to agree. It was immediately after that I felt that I got ripped off, why would I pay them \$75 a month and not have that go directly to my student loans...especially if I didn't owe any money on my loans for this first year based off my income? In addition, it was later that I learned that debt forgiveness is a fraud: my student loan debt may be forgiven, but that ends up being reported as income with the IRS which would have led to major problems down the road. I then called Joseph back and asked questions because I felt as though they took advantage of my situation. The rep I talked to tried to talk me out of cancelling my account, I even remember him telling me something to the effect that "You are barely making enough money to cover your current payments due and you're upset about it, you need our help". I immediately told him to cancel my account. I also read over the contract and mailed them a letter in writing requesting them to delete my bank records, that I was immediately canceling my account (I later changed my bank info). I also forgot to mention that when they set up my account, they requested access to my student.gov site (you know the government one with all my loan data), they then set up my username and pin. This info I also advised them to leave alone. I then reached out to the studentloan.gov site and got them to change my account logins so Ameritech would not have access. As of today and over the past 8 months I haven't had any issues because I took aggressive action to stop the scam for proceeding. Today in the mail I received a letter from Ameritech advising of this lawsuit and they even had the damn audacity to ask me, and others who also got the letter, to go to their site and

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1580	98889094	08/14/2018	Ameritech	<p>could provide loan forgiveness. As a result I signed up thinking they were going to provide the service they stated. Later I start to receive calls from my loan servicer and had to pay an additional fee to them for my student loan account. The payment to Ameritech was already taking more than I could afford, which has not only caused a hardship because I am unemployed and disabled with a very minimum fixed income, but was not as described by Ameritech. After receiving the FTC letter i immediately contacted Ameritech to request a refund. i also initiated a fraud transaction claim to my bank. Ameritech responded with "I am not entitled to a refund and they will get back to me". Over a month and a half later no reply. please see their and my reply as of 08/14/2018.</p> <p>Your statement of denial is contradictory of the services you claimed. As a result my student loan information has been fraudulently obtained by your company(Ameritech) in an effort to deceitfully perform a service on behalf of another servicer. To date my student loan has accrued excessive interest as well as a separate amount expected from servicer. Your company has denied me access to any information to confirm you were transparent about your practice and information to provide "loan forgiveness". To openly and fraudulently collect monies from my account on behalf of Great Lakes, which was in no contract or aware of such activity by Ameritech. This is a formal reply? This generic and pathetic form of response provided after I initiated calls on 07/05/2018 spoke to a seemingly rude representative (Sham/n) stating he'd look into my account and get back to me..... Ive been waiting. never received a response. After making a call today 08/14/18 and speaking with (Bryan) I am now receiving a "formal letter" via email stating you all are 100% committed to what? To date you still haven't resolved my concerns neither have you been able to provide sufficient information proving your attempts to provide a "loan forgiveness" agreement with Great Lakes. I am formally requesting a refund of the stolen monies from my account as of March 2018 to 07/2018.Sent from my iPhoneOn Aug 14, 2018, at 4:11 PM, Ameritech Customer Service &lt;customer.service@ameritechfinancial.com&gt; wrote:Hello [REDACTED], Thank you for contacting Ameritech Financial. As our goal is 100% Client Satisfaction, we will work diligently to ensure that all of your concerns have been addressed.Ameritech Financial strongly denies the allegations in the FTC's Complaint. The companies provide valuable services to consumers, and have successfully</p>

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1581	98889171	08/14/2018	American Financial Benefits Center	I had received a mailer stating that i was eligible for a loan forgiveness program and when I inquired I was informed that due to being in a public service job that I was eligible to pay one low monthly payment for 10 yrs then at the end of the 10yrs the balance of my debt woukd be paid. I was charged a loan processing fee and then I was told i would only have to pay 50.00 per month for 10 yrs, so I signed up and pd the processing fee in installments then started my 50.00 monthly fee. I kept getting communication from Great Lakes regarding payments due and was yold by AFB to forward all communication to them and they would handle do i did. In 2016 AFB kept requesting the same info over and over which i had submitted numerous times and when i was on the phone with a rep was told that my loans were "still in forbearance" when i kept questioning i was trasferred yo another rep who began to tell me that my money was just paying them for their services, when i questioned what service they were providing he stated they were assisting me with a loan forgiveness, I immediately wanted out of their program and was told that I had paid them and that I was under contract to pay until my loans were paid off. My loans were in forbearance status for almost 2 yrs with them receiving monthly payments that i thought was going towards my loan forgiveness only to find out that I was 2 yrs behind in paying anything and had accrued additional money in interest. I knew there was a bigger problem when I had to call my servicer while an AFB employee was on the line listening to initiate a IDR and complete and send paperwork, so not sure what their monthly fee is actually used for and since my husband has bevome disabled and we have been further stressed with the loss of his income and the payments I pay to my loan servicer and AFB. I will probably be dead before this is pd and according uo my servicer my loans still wont be forgiven after 10yrs Other-Other Update
1582	98889200	08/14/2018	Ameritech	Ameritech contact me in regards to my student loans. They basically made me believe this was the goverment agency that collects student loan debt. I later received a letter telling me their job was to file an extension on my behalf for the debt. I did not hire this company to act on my behalf for an extansion, my intentins were to begin paying my loans and this is what they made me believe they were doing. In May in contact them when I realized this company was a scam. The day that I called to cancel their services, they transfer me to three different people to try to convince me not to cancel. Each caller wasa bit more aggressive and witty but I canceled their services on that day and requested they refund me the money. They never did. I have bank statements where it shows the transaction. Thank you.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1583	98950632	08/14/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Struggling to repay your loan   Problem lowering your monthly payments --- What Happened: In reference to the letter above, a summary of my experience with Ameritech is as follows. First, Ameritech currently contacts me about making payments and I am listed as being a customer, but I have not sent any money to that organization because the following has occurred. On February, 16, 2018, my employment was terminated. So I contacted what I thought was Conduent Student Loan Services for monthly payments for "federal government loans" to be reduced because of an anticipated loss in income. For some reason I was connected to an Ameritech representative. --- Have contacted: CC Issuer --- Fair Resolution: ?
1584	98951503	08/14/2018	Ameritech Financial Ameritech Financial New Jersey City University	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: In March of 2016 this company contact me as a service provider for federal repayment loans. They presented themselves as an agency that works for/with the government to initiate a payment plan for student debt. A month later I received a notification that my extension for payment(s) was being revised. I called the company and requested the immediate cancellation for their services. That phone call went to three different phone specialist to try to convince me to stay. The last specialist appeared to be their last chance to convince me otherwise but I was very clear that if I wanted an extension I would (1) file myself and I sure as hell would not be paying \$207 a month, every month. That is just ridiculous. Services were canceled 6/2016 and I did give them two payments of \$207 a month. Money was not reimbursed. I was contact 6/27/2018 by the FTC to warn me of this company. 08/10/2018, Ameritech also contact me via mail to be contact. --- Have contacted: CC Issuer --- Fair Resolution: Money refund and companies like this to be eliminated at once. Thank! --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
1585	97420860	08/14/2018	Ameritech	Consumer states that she has been paying Ameritech every month to get loan forgiveness. They did not do as promised. UPDATE 08/14/2018: Consumer wasn't to know more about Ameritech. [REDACTED]
1586	97471774	08/14/2018	Ameritech Financial	I received a letter in the mail from Ameritech stating they could help reduce my student loan debt. After applying and signing all necessary paperwork to enroll, I was informed that I would have to file single on my taxes. I did not want to do that. When I notified Ameritech that I would like to cancel my enrollment, they refunded \$600 and kept \$600 for fees, etc. I assumed the payments I made to them went toward my student loans. I would appreciate anything you could do to help rectify the situation. I felt I was uninformed of all details of Ameritech's policy/procedures. I do feel I was taken advantage of. UPDATE: 7/6/2018 Consumer called to confirm her report. [REDACTED] UPDATE: 08/14/2018 Consumer wants to know when she will get her refund. [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1587	98889513	08/15/2018	Ameritech Financial	Consumer reports that she received mail back in Oct 2017 in regards to student loan assistance from Ameritech Financial. She agreed to make payments of \$82 and has been paying them for the last 9 months. Consumer has received a letter from the FTC in regards to the lawsuit against Ameritech and would like to file a complaint against them.
1588	98895433	08/15/2018	Ameritech	Consumer reports she received a call from Ameritech offering to reduce her interest rates on her student loan which they never provided. Consumer states she has paid \$640.
1589	98896313	08/15/2018	American Financial Benefits Center	Approximately 4 years ago, I heard about a third party company that helped with student loan forgiveness. I am a nurse working for a non profit hospital, so I knew there was a program that offered forgiveness after 10 years. A coworker gave me the contact info of this company, I called them and after a day of questions and paperwork, I was (what I was told) set up with the forgiveness program. They had me pay them \$225 a month and according to the agreement, they would take care of my monthly student loan payment which they said they had gotten down to a \$0 a month payment, the \$225 was their service fee for the first year or two, I'm not quite sure. After the payments were over, I would continue to pay them \$30 per month while they continued my \$0/month payments to Fed Loan on my behalf, until the 10 years was over and my loan was forgiven. The monthly payment was supposed to be for them to keep current all the necessary paperwork to be eligible for the loan forgiveness program. After about 8-10 months, I got a letter from Fed Loans saying I was in default because no payment had been made for that whole time since I signed on with AFBC. I had definitely been paying AFBC the whole time though! After talking to multiple "managers" I was able to terminate my business with that company. They refunded me about 75% of the monthly payments I had already made, but that was all that they would agree to. My credit took a big hit after that, and Fed Loans told me there was nothing they could do after the fact, although they were very apologetic about my situation. AFBC is a scam and they don't even do the ONE job they are paid to do. I would like to see them out of business. We had two kids at the time, as well as student loan debt (obviously) and other financial obligations that it wasn't feasible to hire a lawyer against this company, but I am sure they knew they were in the wrong.
1590	98906904	08/15/2018	Ameritech Financial	Consumer reports he has a membership with the Ameritech Financial, he was sent a letter from them offering to reduce his loan payments and help him forgive his loan. Consumer paid them around \$2,772 in monthly payments but just recently found out we're suing them.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1591	98907023	08/15/2018	Ameritech	Ameritech ran an ad on my facebook offering free loan consolidation and lower payments for IUP grads, which is the college I attended for 3 semesters. I read many comments online through different forums that said they Ameritech had helped them pay less on their student loans. I clicked the ad and filled out a tiny info card, they contacted me minutes later. The representative had access to my existing loan information, which was through Navient at the time, and easily told me what I was currently paying monthly, the status of my loans and how much interest they had accrued, with accuracy. All these factors led me to believe they were a legitimate company and could help me consolidate my student loans and payments. After that, she explained what my new payment schedule would be and how much they could save me. The figures quoted to me were payments of \$108 for 10 months, following that \$20 for 11 months or \$240 annually. After that period it would be \$300 a month for a total of \$6880, saving \$7520 total off my loans. After everything was set up, Ameritech was able to draft my bank account for \$88, every month, over a period of 9 months. Ameritech was able to access my Federal Student Loan Information, my Social Security number and my banking information, I feel extremely targeted, defrauded and overall scammed by a vicious company solely looking to profit by misleading people looking for a way out of their student debt.
1592	98907172	08/15/2018	Ameritech Financial	My wife and I where told that this was an income based repayment plan approved by the Fereal government. Nothing they told us was true. They kept asking for us to send in Docs., we would... then they would ask again. Emails everyday! It didn't take care of Navient loans they kept trying to get our payment as well. We could NOT pay both companies. When we recievied the letter from the FTC we did finally get the account cancelled after several weeks, but they refuse to give our money back. We paid in over \$800 to join this FALSE program. I really hope you Succeed in this lawsuit! This company is out to screw people over. Thanks for your time, [REDACTED] Other-Other Update
1593	98907255	08/15/2018	Ameritech Financial	Consumer states that he had paid over 4000 dollars to get assistance with his student loans. The company is called Ameritech Financial.
1594	98956611	08/15/2018	Ameritech	Consumer stated that he set up payments to Ameritech to consolidate his student loans, they will be reduced and he made payments for 10 years they would be forgiven. Consumer stated that he has paid about \$2500
1595	98956700	08/15/2018	AmeriTech Financial	They offered to help me with my student loans. I mistakenly assumed the monthly fee they charged me ensured that my loans were consolidated and would stay at the lower rate. Pretty foolish in hindsight.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1596	98987612	08/15/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: This company has been taking money put of my account to pay for a loan that I don't have with them. --- Have contacted: CC Issuer -- Fair Resolution: To get my money back on my account.
1597	97364979	08/15/2018	Ameritech Financial	Consumer has been paying Ameritech Financial a monthly fee of \$83 for the last two years to cover their student loan consolidation services. He just received a letter from the FTC regarding action being taken against Ameritech. UPDATE 08/15/2018: Consumer is calling saying Ameritech had sent them a letter saying Ameritech is going to be filing a law suit against the FTC saying we are fraudulent. [REDACTED]
1598	98851881	08/16/2018	American Financial Benefits Center	Consumer stated that she has been working with American Financial Benefits Center to help pay off her student loans. Consumer stated that she has paid them a total of \$3,000 and she has since learned that the money has not been going towards her loans. Consumer has received a letter from the FTC about a lawsuit against the company. Update: [REDACTED] The consumer reports that she received a letter from the American Financial Benefit Center they stated they are filing a lawsuit against the FTC. 08/16/2018 - Consumer requested additional fulfillment.
1599	98944590	08/16/2018	Ameritech Financial	Consumer reports he is a victim of the Ameritech Financial scam. Consumer was contacted by Ameritech who offered to pay off his student loans and consolidate them. Consumer was put on a payment plan and paid about \$23 a month and then another few payments of \$90 dollars. Consumer later received a letter from the FTC about the lawsuit they have with the company.
1600	98965557	08/16/2018	Ameritech	Consumer is calling to report that he received a letter from FTC v Ameritech Financial. Consumer was with the company since 2017 and has paid money she doesn't know how much because her daughter has been paying it for her.
1601	98979573	08/16/2018	Ameritech Financial	The consumer received a letter from FTC in reference in Ameritech Financial. Consumer states she was making payments for almost a year. Consumer was referred to FTC.GOV
1602	98995999	08/16/2018	Afbc	I was originally told that I would be paying AFBC the funds to pay off my student loans and would instead pay them. I later found out (2-3 months later) that i was paying them \$199 to simply file paperwork. I only found this out because I kept getting bills from Fed Loan Servicing and called to find out why they had not made the payments. By that time i was already roped into paying.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1603	98996027	08/16/2018	American financial benefits center	I was told in the beginning that AFBC would help me lower my school payments down to 99 dollars a month and after 10 years my loan would be forgiven. This month i terminated their services because the manager told me one thing and the employee told me another so i started getting worried. i finally asked her how many more payments do i have to make before my loan is forgiven. it ended up being like 30 years worth of payments. then fedloan contacted me and said i owed them payments which made no sense to me because i was paying afbc. apparently they were taking my money and doing nothing with it. i ended up in tears and terminated afbc services. they are horrible and all they did was take my money and tell me lies.
1604	98996053	08/16/2018	AFBC	AFBC took extreme advantage of me. They took a lot of my money and I kept emailing and calling to ask them why my loan was not decreasing. Christina Pfeifer told me many times that I would see it go down when I finished paying the \$200 a month and dropped down to \$49 a month. Right before my 2 years of paying \$200/month was up, I received a call telling me I was no longer going to qualify for the program unless I was willing to claim 15 dependents. I told her I didn't. They cancelled me from the program and took all my money. I am now back to square one after 2 years not paying down my loans at all. This company needs to be held accountable for the scam that they are running and I did check them out under the better business bureau. They had an A rating. Things like this shouldn't happen and be listed under the BBB as an A. Even if I don't get my money back, I implore you to stop this company from taking any more money from people. I already have a lot of student loan debt and now I paid them on top of it. AFBC is taking advantage of people who just need help.
1605	98996057	08/16/2018	AFBC	I called this company in October of 2015 after getting mail telling me I could get debt forgiveness on my loan. I even have a note on my iPhone with all the info - it says that my loan as of October 27, 2015, I owed \$21,756.06. With their forgiveness program, I am on an income-based repayment plan. My payment would be \$179 for the first 11 months, then drop to \$119 for 240 months, or 20 years. This would mean I would pay \$28,560 total on my loan as long as I remain in the program. And at the end of the term, \$5,735 would be forgiven on my loan. So I gave them all of my info - SSN, loan info, bank info and have been making the monthly payments ever since.
1606	98996106	08/16/2018	AFBC	I started with AFBC in November 2015, I was told that if I made 9 payments of \$199 and then monthly payment of \$99.00, my student loan debt would be paid off in 20 years. This total was \$35,151 and is about half my total debt. Is this true or not? I am not sure what to do now, because if this is possible than it is a great savings on the total debt I owe but if not true then I have paid them \$4,167 for nothing.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1607	98996118	08/16/2018	American Financial Benefits Center	I received a letter in the mail stating that AFBC could assist me with speaking to my loan provider about having my student loans forgiven. At the time, I was making a little above \$20,000 so they said that i didnt qualify for total forgivness but I could have it reduced from the \$300 i paid directly down to \$100 and then after some time (I think they said 5 years) then my loan could be forgiven. I noticed that when I logged into my loan providers portal that my loan seemed to be accruing interest after some time and I called them twice to complain and cancel but I was assured that it was normal and that I was still on track and it would be a mistake to cancel. They also claimed that they were repairing my credit.
1608	98996123	08/16/2018	Ameritech Financial/American Financial Benefits Center	Consumer reports they have been making payments towards their student loans to Ameritech Financial/American Financial Benefits Center. Consumer reports they lowered their monthly payment but the money was not going towards the loan. Consumer was payed \$500 for 3 months, then \$100 for 24 months.
1609	98996124	08/16/2018	American Financial Benefits Center	I was told about AFBC from a family member back in 2014. That person was just getting started with AFBC and had only positive comments about the company, so I decided to give them a call for my husband and myself. When I called to get the information, the representative I spoke with asked for all kinds of personal information such as user names, passwords, bank info, etc. I was told that I would pay AFBC a monthly fee of \$49 (times 2-for my husband too) and they would send \$5 of that to go towards our student loans. It was also said that I would pay this fee for 10 years and after the 10 years our student loan debt would be swiped clean. Within the 4 years we participated with AFBC we were required to do "re certification" quarterly (I believe). This consisted of updating our financial and employment statuses. This company basically managed the paperwork of our student loans by keeping them in "forbearance" status. It was also very difficult to actually speak with someone when calling. It seemed the only business they wanted to do was through email. When I decided to go back to school, I contacted my loan provider and they advised me to stop all dealings with AFBC since they were not an approved company. I immediately went into panic mode because I just realized that the "too good to be true" scenario was actually true. I called and canceled our account with AFBC. Canceling was as simple as a phone call requesting them to stop the automatic withdrawal from our bank account. Unfortunately, when we first started with AFBC we sent out referrals to several friends wanting them to join AFBC. I feel responsible for leading them down this road, but I didn't know what was to come. I get a sick feeling when I think of how much money my husband and I wasted with AFBC when we could have been paying on our actual loans. I pray that all affected by this will be compensated in some way.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1610	98996139	08/16/2018	American Financial Benefits Center	Consumer got an email from the FTC concerning the law suit against American Financial Benefits Center. He subscribes to the FTC email notifications. UPDATE 8/16/18 consumer was transferred to a supervisor. Consumer wants to know when this will be done and when he will get his money back. [REDACTED]
1611	98996143	08/16/2018	American Financial Benefits Center	AFBC used aggressive mail marketing techniques. During the application period, it was not mentioned that the student loan consolidation that was arranged would not be paid for with the funds that I was having directly withdrawn by AFBC. AFBC attempted to use false household size to have the loan payment amount be \$0, id imagine that this was done to avoid people catching on. After the consolidation was arranged, I received a bill from Fed Loan Servicing, my original loan servicer, with a balance due. I called customer service and was told that AFBC was charging a fee to complete paperwork, a misrepresentation of how they appeared to operate during multiple contacts with their team. I was informed by Fed Loan Servicing that the paperwork completed could be sent to me and completed by me at no charge. I immeadiately called and cancelled all service through AFBC, but was not refunded for the payments I made. I fell for their aggressive and misleading tactics. I was glad to see this action was taken by the FTC, as my wife and multiple friends had taken an interest in a service that ended up being to good to be true. Thank You.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1612	98996161	08/16/2018	American Financial Benefits Center	<p>and forgiveness for my school loans. Before they contacted me, I had been doing just fine handling the documentations and anything else needed. I have always been under the impression that this was going to go towards a loan forgiveness. They are very good with their words. Initially they wanted \$150 a month. I was unable to give that amount and so when I called to cancel they brought it down to \$50 a month. They collected my bank information and have been withdrawing the amount since then. I have emailed and called on several occasions to check on my loan status and have always provided any documentation needed upon requests. They even have access to my Nelnet and FASFA account. I just purchased a home about a month ago and wanted to check on the status of the program and see how much longer I had. I spoke with a gentleman who repeatedly assured me as of 2020 all my loans would be forgiven. When I asked how much I had left to pay so that maybe I could pay it in full sooner he advised me NOT to do so and stated I would need to keep paying the \$50 a month until my agreement came to an end. This sounded too good to be true and so I called again not too long after and a 2nd person confirmed my loans would be forgiven in 2020. Now I am receiving emails stating they are under a lawsuit. The email states the following on behalf of the United States Federal Trade Commission: Your monthly payments to AFBC do not go toward paying your student loan balance. AFBC collects these funds as fees for their products and services. AFBC does not make payments on your behalf to your loan servicer. The United States Department of Education does not charge borrowers a fee to enroll in these programs on their own. The amount you are paying each month to AFBC is for a membership that gives you access to various financial, health related, and document preparation resources (you must affirmatively enroll to obtain any benefit). Participating or not participating in this membership will not impact your student loan. AFBC may have accessed or changed your Federal Student Aid ("FSA") account log in information. If you wish to change it again, you may contact AFBC or your loan servicer.</p> <p>I am at a loss and infuriated. To this day, I have paid an estimated \$2400. I thought my loans were being taken care of and to read this is a complete stresser. I've done what I thought was in my best interest only to find that I've basically been scammed. Please help find answers as to what my next steps should be. - [REDACTED]</p>

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1613	98996196	08/16/2018	American Financial Benefits Center	I received a flyer advertising student debt relief and the ability to lower or forgive my student loans. I called the company (AFBC) and was told because I worked in a title one school district that I could have my student loans forgiven in ten years through their program. I had to pay \$1295 up front with monthly deductions, then \$600 over six months, finally settling on \$49.70 a month until ten years was complete. At this point my loans would be forgiven and I would no longer have my debt. I am approaching almost five years with this company and upon checking my loans, I am up \$5,000 in interest because I was put on income based repayment and none of my money has been going to my loans. I do not receive any monthly statement explaining where my money is going and recently I was contacted by them to obtain my personal log in information on the student loan site.
1614	98996197	08/16/2018	American Financial Benefits Center	AFBC promised to reduce my student loan debit, while allowing me to make affordable payments towards my loan. I set up direct deposit and allowed them to take money from my account every month. I didn't find out that was a lie until Nelnet called me later down the line saying I had never made a payment. I called and that's when I found out that the money I was paying them wasn't going to my student loans. As a result my credit score was greatly damaged, even though I never missed a payment. I was paying money to AFBC and not a penny went to my actual loan. I cancelled my payment plan with AFBC and started a payment plan with the loan provider. AFBC wouldn't return my money and to this day my credit is still damaged. I have made many attempts to correct my credit score providing all of the needed information but my deals with AFBC have damaged it tremendously.
1615	98996214	08/16/2018	American Financial Benefits Center	
1616	98996300	08/16/2018	Afbc	I was told this company would help lower my student loans I paid them \$100.00 monthly my loan balance was never lowered
1617	98996328	08/16/2018	American financial benefits center	I was contacted by AFBC. I can't remember if they contacted me by phone or by email. But after they told me about their student loan forgiveness program I signed up almost immediately. I assumed the payments were going towards my student loan balances. After making years of payments, I happened to contact my student loan servicer to ask a question about my account and they informed me that they had not received any payments on my loans. I called AFBC and cancelled my account. But by this point I had already paid them thousands of dollars. If you need someone willing to tell their story on the record I'd be more than happy to. I have requested my bank statements from this period so that I will have proof of the total amount I lost dealing with this company.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1618	98996335	08/16/2018	American Financial Benefits Center	I was approached at the school where I work by a man whose name I do not remember, but I think it was Rob. He told me and many other teachers that he could save us almost half of our money by consolidating our federal student loans. I signed up and paid \$100 a month directly to AFBC thinking all the while my payments were being applied toward my federal loan balance. Almost 5 years later, while going through the process of trying to purchase a home, I was told by the federal student loan department that no payments had ever been made on my behalf and that AFBC had merely been charging me \$100 a month to occasionally file forbearance. Not only had no payments been made, I had also accrued another 3600 in additional interest owed by having not made any payments. I was livid and immediately emailed to cancel my account and request a copy of all of my financial records regarding my payments to AFBC and expressed my concern for having been duped. I received an email confirming my cancellation, but never any of the information I requested. I tried on multiple occasions, but finally gave up thinking well at least I'm not losing any more money and set my accounts straight with the federal loan servicing dept. It is my sincere opinion that I was targeted and taken advantage of and I threatened to file suit, but I don't have money for a lawyer. I told them if they would credit me back all of my payments made to AFBC including the exact amount I had accrued in interest, that I would not file suit. My request was denied and I never heard from them again. I admit I did not have time as a school teacher and single mother of three, to follow up and continue to plea my case with them so I cut my almost 10k in losses and moved on. Other-Other Update
1619	99001562	08/16/2018	AFBC	They showed BBB information and told me affiliated with Department of Education. Then put my loans in deferment until that ran out... That is when I heard that they are being sued. I accrued over \$20,000 in interest trusting the company.
1620	99001566	08/16/2018	American Financial Benefits Center	I was contacted by AFBC and told I could lower my interest rate as well as monthly payment if I had them pay my student loan for me. I am an educator who didn't make a lot of money and hoped this would help me make ends meet and stay on top of my student loans. I was also told that if they made 120 on-time payments for me, my loan would be forgiven in its totality since I work in education. I don't know the exact date I began working with them, but I believe it's been about 5 years at \$99 a month plus I paid ~\$200 a month for the first few months. So now it's been 5 years of no payment plus the interest? I feel embarrassed that I believed them. I even told friends about this and I believe they signed up too. I feel responsible for them too now. I feel like AFBC should be responsible for repaying the entire amount of everyone's loans that they took advantage of. I'm sick to my stomach about what this is going to do to my credit and my monthly income. Please help us.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1621	99001597	08/16/2018	AFBC	was told i qualified for a certain grant, dwight Eisenhower and etc.i had to pay. 1250.00 initially then 49.70 monthly for them to manage my loans. They said it would surrender all my fedloan information and they would do everything
1622	99001625	08/16/2018	AFBC	i was reached via mail and contacted afbc for debt relief. i felt kind of strange how they were representing my income and dependants. i also realized after the fact that all of the consolidating that they did i could have done all on my own if i had known. paid 1295.00 for basically nothing due to the fact that when it came time to "renew" my zero payments for my school loans i no longer qualified since i filed jointly with my husband with my husband on my taxes. i felt stupid for even entering the program and definately would have been foolish to stay with the "program" any longer as i wasnt following their shady protocols. they also neglected to post several of my payments along the way and i constantly had to show proof where they deducted my payments. very messy and shady company.
1623	99001679	08/16/2018	American Financial Benefits Center	I contacted AFBC after receiving a solicitation from them in the mail offering to reduce my student loan. I was told to pay an initial cost of \$600 and then \$99 per month and this would pay down my debt for the next 20 years and would then be forgiven completely. After paying for awhile, I contacted my lender, Nelnet, and was told it would not cost me anything to file for an Income Driven Repayment plan with them. I contacted AFBC and told them to cancel my contract with them. I am now on an Income Driven Repayment Plan with my current lender Nelnet. My last payment to AFBC was in May 2017. I paid approximately \$3,126 to AFBC. Meanwhile, I continued to accrue interest on my student loans. My student loan debt was not reduced at all.
1624	99001689	08/16/2018	American Financial Benefits Center	I was continuously contacted via telephone while stationed in Washington State. In May 2014. I provided the company with all the information needed to support my loan repayment plan which was supposed to work in conjunction to the Public Service Loan Forgiveness program. After repeatedly asking about how my payments were tracked in support of the PSLF and they stated via telephone and by email that once all payments were received then they would forward the information over to have my loans repaid. None of that happened and 3 years of associated payments to AFBC were wasted and now I have nothing to show for my loan repayment expect for years of interest that accrued on the principal value of my students loans and only one year of documented payments toward my PSLF through my great lakes. The 3 years with AFBC were a painful waste of time and a reminder that their are terrible people out there preying on those in debt seeking to get out of debt. They lied to me for 3 years and I can't get that time or money back.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1625	99001772	08/16/2018	American Financial Benefits Center	This company charged me a 650.00 up front fee and 30.00 per month stating the 30.00 was the income based repayment plan and I was paying them for 8 months. I finally got wind of the scam because my finance planner stated that I was on a zero income based payment plan per my credit report. I was paying 30.00 per month to AFBC and they were keeping the money and did not put any towards my student loan. When I got wind I called them and stated I would not be paying them any additional money. I called my student loan provider and they changed my passwords to my Fed Loan account. I had no way of recouping the money I was at a loss and a dead end with efforts on getting my money back I just sent it in God's hands and let go.
1626	99001803	08/16/2018	American Financial Benefits Center	Consumer stated that he received an email from the FTC regarding the American Financial Benefits Center. Consumer stated that he had given them all of his personal information and they ended up locking him out of the federal student loan website while he was thinking that they would be lowering his student loan balance. Consumer stated that he learned they were not paying towards his loans but he did not remember how much he had paid them.
1627	99001858	08/16/2018	AFBC	I received an email from FTC and AFBC (American Financial Benefits Center) informing me that a lawsuit has been filed by FTC against AFBC. a few years ago (don't know exact dates), I received a letter from AFBC about their services to eliminate my student loans. I called and they explained that my student loans will be forgiven in 10 years at a fee of \$100 per month for two years, then \$50 a month for eight years. I set up an auto pay and have been paying them monthly ever since. This year, because of a higher yearly income, I was informed that I will now have to pay \$200 per month. Because this differs from their original fee offer, I now question this company's legitimacy and wish to forward this information to you.
1628	99001893	08/16/2018	American Financial Benefits Center	Consumer received a phone call from American Financial Benefits Center. Consumer has been paying the company to reduce/consolidate their existing student loan debt. Consumer later confirmed their actual student loan was not decreasing as promised. Consumer does not describe the amount paid over time by automatic bank debit and will call to add this figure to the report at another time.
1629	99001916	08/16/2018	American Financial Benefits Center	AFBC, reached out to me about my student loan debt. I was currently in a repayment program and told me that they could lower my monthly payments. I spoke with a gentleman the next day, filled out the necessary paperwork, and setup my reduced payment plan. The payment would come out of my account electronically each month. I was told that the payments would be applied to my student loans.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1630	99001981	08/16/2018	American Financial Benefits Center	I was told that I had to pay \$250 per month for the first 12 months, then they would reduce my debts drastically for the remainder of the loan period, and it would be forgiven in 20 years. After the first year, I was informed that my forbearance limit had been reached and that I had to start making payments on my student loans. I continued to pay AFBC thinking that my student loans were being paid as agreed, but eventually my loans were so far past due that they were sent to collections, and my credit score was ruined with negative 'late payments'. After cancelling service with AFBC, I tried to have these negative marks removed to no success, and have been struggling to restore my credit score to good standing for years.
1631	99002017	08/16/2018	American financial benefits Center	I am rolled with this company after the promise that when I made \$99 payments for 10 years my loan would be completely forgiven. After between one and a half and two years on the program they said I no longer qualified they unenrolled me and I lost all of the money that I paid and my school loans went into default. No money went towards my school loan at all
1632	99002037	08/16/2018	Afbc	Referred to afbc by a friend of a friend. I felt like it was fraud from the beginning but since i had never dealt with college loans I did not know the process. Ileft them after a year from feeling uneasy but they got \$1804 from me & still have personal private info.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1633	99002059	08/16/2018	American Financial Benefits Center	I used this company with the assumption that they were taking the best care in helping me with my student loan. They informed me that they take care of all the paper work needed to help consolidate or get me a better repayment option. I paid \$99 a month for 2 and a half years. I also assumed that a portion of that payment was going towards my school loan. I assumed this because my credit report showed as the loans being paid. Since the payment amount that I assumed was being paid was so small, I never noticed that the loan amounts were not going down (my mistake). The issue came in January 2018 when I noticed I had 6 months of non-payments to my student loan on my credit report. I had no contact from AFBC during these six months even though they said they did. I immediately cancelled my agreement. I contacted Fed Loan and found out that everything I was paying AFBC for, I could do for free. I found out that all they were doing was putting my loan in forbearance over and over again for 2 and a half years. I also found out that the household size that AFBC prompted me to have was 5 too many. I have never had 9 people in my household that I was responsible for. AFBC said that this amount included anyone that I have helped financially, including sending money in cards. Per Fed Loan, this made my monthly payment over \$400 a month (with the new household size of 4). This caused me to put my loan in forbearance and then deferment. My goal was to sell my house and use escrow to pay off the loan. This had to be put on hold for 6 months due to the 6 months of late payments on my credit report. Because of my now low credit score, I have to wait until the score goes up to qualify for a conventional loan (FHA will give me a loan but will not let me use the escrow for my own purposes, must go towards the new house). This company hurt my credit score, took my money, and did nothing but put my loan in forbearance for two and a half years. In other words, they did nothing.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1634	99002061	08/16/2018	AFBC American Financial Benefits Center	registering for the Public Safety Forgiveness Program. I submitted the required documentation to AFBC, and was advised that the initial \$2,000 paid to the company was the enrollment for the Public Safety Forgiveness Program, and that \$49 a month was my new payment for my student loans. I learned that AFBC was logging into my student loan accounts, physically logging in because the company requires you provide your user name so they can ensure they have the correct account. I received an email in ref to Forbearance being approved. I contacted AFBC to find out why my student loans were on forbearance and was told that Fed Loans requires loans to be in forbearance in order to consolidate the loans and move to a public safety forgiveness program, which I learned almost 2 years later from Fed Loans that this was inaccurate information provided by AFBC. AFBC would automatically withdrawl the payments from my checking account, but I started to receive letters from Fed Loans in 2015 that my payments were behind. I contacted AFBC which was the instructions provides during enrollment that if there were any issues that I was to contact AFBC and not Fed Loans, but was told by AFBC that my loans were current and to ignore any communications from Fed Loans because AFBC was the servicer of the student loans. Mid 2015, I contacted AFBC again due to the emails from Fed Loans about my payments not being received. I was then told that I had to make both payments because my debt through Fed Loans was to high so both payments were requied. In 2015, I spoke with a Nicole Williams asking about how many qualifying payments were made towards my public safety forgiveness payments, and was told a client portal was being worked on so customers could see how many payments qualified and how many were left. On 6/3/2016, I contacted Fed Loans to see if they could tell me how many qualifying payments were made because I would call AFBC, and would be told the manager for my account would call back, but anytime someone called from ABFC, the phone rang once then they would disconnect and immediately send an email that stated numerous attempts were made to make contact so they are closing out the ticket. I learned from Fed Loans that I was never enrolled in the public safety forgiveness program, that due to not making payments in 2015 (I was making payments to AFBC, but none were applied to my actual fed loans) that I only had 6 payments that qualifed for forgiveness. I attempted to make contact with AFBC several times requesting a

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1635	99002084	08/16/2018	AFBC	I paid this company 3 installments of 500 then 50 dollars every month from 2015-2017 . They had me exaggerate my family size letter, despite me questioning and reminding them that not everyone I support lives in my house as the Family Size letter states. This was done to make my payments low to keep me paying them. HOWEVER, when my yearly renewal came around, it took them weeks and sometimes MONTHS to respond to me so that I could submit the necessary documentation to continue my payment progress. This, obviously, resulted in damage to my credit score as payments were delayed because they did not submit the forms I completed in a timely manner. Again, all the while I am paying them approx 50 dollars per month. I emailed and cancelled my account with them based on all this in January and have since began dealing with my student loan company independently.
1636	99002113	08/16/2018	AFBC	I was contacted by this Company in August 2015. It was pitched that they would help me fill out the necessary paperwork over the phone to get loan forgiveness after a certain amount of years. They asked for \$200 a month which I thought was reasonable if I could get my loans forgiven. I was under the impression that they were filing the paperwork to make this happen. What I found out almost a year later was that not only was an IBR not filed, but I was in deferment for this amount of time. I NEVER took a deferment myself. Not even when I was in school for my first Master's degree. I paid through that whole time and all for nothing. My loans are significantly more than when I started. They offered to reduce my payment and make sure that my year counted. This was also false. To make a long story short, I cut ties with them with no hope of getting those years back and my loans are now being taken care of with the Dept of ED directly, but the interest on my loans is enough to make you cry for ten years. This is a shame, especially for an educator that will have two feet in the grave before these are gone and I know there are many others just like me. Other-Other Update
1637	99002144	08/16/2018	Ameritech	I was contacted by this company who presented themselves as a company that provided a service to assist students by helping to reduce student loans. I paid the processing fee of \$800 to have my student loan paperwork changed. I then paid the company \$100 a month that I was lead to believe was paying the new fee that would pay my monthly education loan. During this period of time my loan balance increased by nearly \$6000. It turns out the loan was changed to forebearance and the money was not going to pay the loan. This company misled what they were doing and have made my loan balance increase by 6000 dollars, and charged me approx. 2400 dollars to do it.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1638	99002177	08/16/2018	American Financial Benefits Center	This company sent me letter that I qualified for loan forgivness program. I was interested i reached out by phone they told me they could lower my monthly payments to \$99 a month and after paying 120 payments they would lower the monthly payment. i dont remember exactly the terms but eventually after paying a certain time frame my loans would be forgiven. i dont remember the time frame because it has been three years. When I conected them in regards to paying \$99 a month nobody would get back to me. i started to question them about lower my payment like the promised in the beginning when i signed paperwork. nobody got back to me. then i findout that they where taking my money and not paying the loans they wouldnt let me cancel my contract. when i told them i didnt need their services that i can do it for free they said that i was lying that i appiled for forbence. i said no my loan isnt in forbence because i had contacted my loan before calling them. i fought hard but got it canceled
1639	99002231	08/16/2018	American Financial Benefits Center	my understanding was that they (AFBC) was going to take care of my student loans. i was going tay them the original \$1550 for them to take over payments. I was to pay monthly (\$49/50) based off of income to them for TEN years and my loan would be forgiven. I have contacted them multiple times and they have always requested my paycheck stubs. ky most recent contact with them was regarding this lawsuit- they stated that my loan was now for 25 years since I work for a not for profit job (which is not new). very disappointed in the fact that ive wanted these last few years only to find out all my money has went into thin air. i do have all of my documents saved should you need those.
1640	99002279	08/16/2018	American Financial Benefits Center	I signed up in August 2015 with AFBC in order to lower my student loan payments. Today I was notified of a lawsuit against AFBC, so I looked into my accounts to see if the reported issue effected me. Upon looking into my bank account, and my two student loan lenders, the 100 a month I was paying to AFBC did not show in the total amount withdrawn from my bank account, and the total amount paid to each lender per month. Based on my analysis, the 100 per month from August 2015 has not been applied to any student loans under my name. This withdrawl continues to be removed from my account to this day. I have attamped to reach their customer service, or log into my account via their website but cannot. AFBC has taken \$3600 from me and I would like this back in full.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1641	99002295	08/16/2018	American Financial Benefits Center	AFBC orinally charged me a fee to acquire their services. Afterwards, I did not fill out the paperwork needed to continue the service. Recently, they contacted me because of a declined payment. When I questioned them why they still charged me despite not completing the steps to continue their services, the rep said that they were going to continue to charge me despite that paperwork. I have not seen any change to my Navient account for payments. The only thing they did was put my account Navient account into Forbearance. If this is the case, I've been paying them since 2015 with no services rendered, nor completing the paperwork to continue their services.
1642	99002313	08/16/2018	AFBC	Just recently I started feeling that this company wasnt doing what they said they were. Anytime i would contact them they always wanted detailed information about my accts and wanted passwords and usernames. It just felt weird. i just recently contacted my loan company and they said that i am 4 years in forbearance. My last payment to them was in february 2014. I started with AFBC right after that. These scumbags have been taking my money and not paying anything towards my loans. Each year they want me to send in all my tax info and W2s. They say they are reupating my income based repayment plan. according to my loan company, AFBC would put a foreberance on the account instead. i have been paying AFBC for 4 years for nothing. Also AFBC said that i was in a public service loan foregivness program where my loans would be forgiven after 10 years. Well they werent paying them so i never started into my 10 year foregiveness.
1643	99002316	08/16/2018	AFBC	AFBC sent me a letter about Student loan forgiveness. When i contacted them, they asked me to pay around \$170 a month. i started to pay the money and i received a letter from the government about my loan and called them. i told them that i was making payments to AFBC and they stated that only the government can handle student loans and for me to stop payments right away, because they did not receive anything from AFBC. SO i stopped the payments.
1644	99002322	08/16/2018	American Financial Benefits Center	I was contacted via mail. Called in and signed my wife up for a lower Student Loan Payment. They told us for \$49 a month they would set things up for a lower payment. It was Income based, and we would qualify because my wife was a Nurse Practitioner and she worked in an under served area. We were also told if we paid on it, with no missed payments for 10 years the balance of the loan would be forgiven.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1645	99002335	08/16/2018	American Financial Benefits Center	I have been a consumer with this company since 01/2015. I just recently received notification that this company is a fraud! I became a consumer of this company in hopes to eventually have my student loans forgiven because I have been in public service job which is one of the requirements AFBC stated made me eligible for their services. Each payment that I made was supposed to go toward paying off my student loans which I now have become aware will never happen because this company has been taking my payments for the past 3 years and not one cent of it has gone toward paying off my student loans. I am beyond frustrated! I would like justice and for others to know that this company is a fraud! Please let me know what else I can do as a consumer who has been deceived like this! I will fight this! Thank you.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1646	99002353	08/16/2018	American Financial Benefits Center	monthly student loan payments and also have them forgiven after 10 years by enrolling in the IDR program. We are pharmacists and rarely qualify for IDR programs or forgiveness of student loans due to our salary, so this seemed to good to be true, but I got the number from her and called AFBC. When you have \$100,000 in student loans, you'll try anything to reduce them or have them forgiven, regardless of your salary. They are a burden. When I spoke with the representative at AFBC (I cannot recall names), she made it seem so easy to enroll and yes, I would qualify even with my salary. They told me that "family size" basically includes anyone you have ever boughten anything for in your life. Even though I told them I was single, they said I could include parents, siblings, grandparents, cousins, friends, etc. I thought this was a little odd, but like I said, getting rid of student loan debt is a very attractive idea, so I went with it. They had me pay 3 payments of \$399 (8/15, 9/15, and 10/15) and then monthly payments of \$99 from 11/15 to 6/16 for their "services." They told me that I wouldn't need to worry about filliing out paperwork to verify income or family size to qualify for the IDR program in the coming years. AFBC said they would take care of everything. When my 1 year mark came around in 2016, I received a letter from the government stating that I would need to verify my income and family size to continue the IDR program. In reading the information they sent, I realized that there was no way I should have qualified for the program to begin with due to my income and single family size. I was horrified and called AFBC immediately only to realize that they had put my "family size" down as 10 people. I cancelled my services with them and told them I wanted nothing to do with their business. I then had to go through the process of refinancing my loans again through the Department of Education, which turned out to be a pretty stressful process. The only way to pay my loans off in the 10 years like I had planned, was to enroll in a graduated repayment plan in which my payment will go up every 2 years in order to pay off the balance in 10 years. My other option from what I understood to have a reasonable monthly payment was to refinance another 30 year loan. I had been paying on my student loans for 7 years when I signed up with AFBC and then another year after signing up with them, so the idea of refinancing for another 30 years was not appealing. By the end of my 10 years, my payments will be quite large, but this is what I am willing to do to get them paid off. In hindsight, I should have

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1647	99134377	08/16/2018	American Financial Benefits Center FTC Imposter	CFPB Sub product: Federal student loan debt --- CFPB Issue Type: False statements or representation   Impersonated attorney, law enforcement, or government official --- What Happened: I signed up with American Financial Benefits Center and was informed if I pay a monthly fee of \$179 for 12 months and \$99 thereafter, that a large portion (estimated \$16,000) of my student loans would be forgiven. The date I signed up with them was November 4, 2015. They have taken payments of \$179 out of my account from 12/8/15 through 12/2016. From 1/2017 through 8/6/2018, they have taken \$99 out of account. I received an email from your company stating AFBC is fraud. --- Fair Resolution: I need \$5,127 back into my account that AFBC has stolen from me.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1648	97935819	08/17/2018	Ameritech Financial	forgiveness program. I spoke with an Account Specialist Paden Smith for a few days going over everything and getting my account information set up. Mr. Smith sent me a Better Business Bureau email ensuring me that Ameritech Financial Company was legit and a good company about 100% customer satisfaction. He stated that he was going to save a ton of money. The agreement was I start of paying \$200.00 a month for six months and if I am consistent my payment would drop to \$98.00 a month. He stated that I would only be paying back ruffly 25,000.00 and that my loans were totaling \$80,000.00. Mr. Smith stated after I paid the 98.00 a month for 20 years the remaining balance would be completely forgiven. He explained to me that all of my student loans would be consolidated and that payment would be going to the loans and a small percentage to Ameritech Financial since they are setting up this agreement. Mr. Smith explained that this would cease my interest rates for my student loans from increasing and get my credit back on track. Mr. Smith and I went through my FAFSA, ECMC, Sally Mae & Great Lakes information regarding my student loans to ensure all balances were included. I was told everything would be taken care of by Ameritech Financial and to stay on top of my payments to start building my credit. I want to say a few months after that call and me making payments I get a call from ECMC demanding payment. I explained I am already paying through Ameritech Financial and that all of my finances were consolidated. ECMC said they can see some type of arrangement but it did not include that loan. I reached out to Paden Smith again was told he would handle everything. Then I get a call from Great Lakes demanding payment I tell them the same thing Great Lakes explains they have not gotten a single payment from Ameritech Financial. I call Ameritech Financial and felt as if I started getting the run around. I was told someone would be calling me back or to leave a message. I applied to get a mortage for a house and was applaud at my debt to ratio when it came to student loans along with my student loans balances looked like they had increased instead of decreasing. I went to look at my account to see if payments were still coming out of my account and sure enough \$ 200.00 was still being automatically withdrawn instead of \$98.00. I stop payments immediately through my bank and contacted Ameritech Financial immediately. I told them that I was going to take legal actions because they took money I did not have and selling false advertisement. I asked where
1649	98975677	08/17/2018	Ameritech Financial	Consumer is calling on regards to a letter received by the FTC about Ameritech Financial. Consumer reports that Ameritech Financial have promised to enroll consumer into a government program that they claimed would permanently lower monthly student loan payments for a loan forgiveness. Consumer reports that she has contacted Ameritech Financial for a refund. Consumer reports that they refuse to refund her money invested.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1650	98976199	08/17/2018	Ameritech Financial	Consumer reports she is a victim of the Ameritech Financial scam. Consumer was contacted by Ameritech who offered to pay off her student loans and consolidate them. Consumer was put on a payment plan and paid about \$99 a month. Consumer later received a letter from the FTC about the lawsuit they have with the company.
1651	99002485	08/17/2018	AFBC	the program said they were helping with my student loans and all they did was take my money
1652	99002502	08/17/2018	Ameritech	I was told this was to reduce my loan charges and student loan balance and apply for forgiveness. Once I received the letter from FTC I called and confirmed they did not reduce my did and would not refund my money. They said my payment would be reduced to \$150 month and I ended up paying the same amount plus about \$100 up to \$2,700.
1653	99011864	08/17/2018	American Financial Benefits Center	I have been a consumer with afbc for approximately three years, not sure of the customer rep. name. I was asked to pay \$149 for a year and my payments will decrease to \$99. All payments will be sent to the Department of Education, and I would be enrolled into the Student Loan Forgiveness program. After, being deceived myself and thousand of others, we are entitled to a refund. A slap on the hand is telling them to be more careful next time. Unacceptable.
1654	99011872	08/17/2018	American Financial Benefits Center	I was told my loan would be completely forgiven within 10 years of making payments toward my loan at \$120 for the first 3 months and then \$99 per month for the remainder of the term. I was only told that those payments would go toward my loan balance. A couple months ago, my Ed Financial payment increased from \$0 to \$138 on top of the \$99 payment that AFBC was taking out of my account, which I was told was going toward my loan balance. I had no idea the \$99 was a membership fee when I could have received those services for free with Ed Financial. AFBC misrepresented themselves and have taken thousands of dollars from me, which could have been applied to my student loans.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1655	99011889	08/17/2018	Ameritech	i was contacted by ameritech just as I was completing the paperwork to go on an income based repayment plan through my loan servicer. the person I told them I was not interested because Great lakes was going to give me a \$0 repayment based on my income. the girl then put me on the phone with her supervisor who tricked me into cancelling my repayment through great lakes saying that great lakes plan would just cause my interest in the loan to go up and if I went through them instead (leading me to believe they were going to be my new loan servicer) that they would put me on an income based plan of \$108/month and if I paid my student loan for ten years that they would get it forgiven. after I was contacted by the FTC about the case I found that Great Lakes is still my servicer and Ameritech had only completed my paperwork I was already working on to get put on a \$0 repayment plan and have been keeping every penny I was paying them. they lied to me and when I contacted them to ask for a refund they denied it entirely.
1656	99011890	08/17/2018	Ameritech Financial	I was under the clear understanding the money they were taking was going towards my school loans, I didn't realize that the money they were taking they were holding for themselves.
1657	99011901	08/17/2018	Ameritech Financial	the way the program, i assumed a paid a small fee to them the first few months and then the remaining funds would go towards my loan. i even called back and was told it only to keep it in deferment. i dont need help with that for a fee
1658	99011903	08/17/2018	Ameritech	they contacted me regarding my school loans and that it could help me lower them and avoid them doing garnishing checks i set payment plan with them for
1659	99011906	08/17/2018	Ameritech	I received a mailing from Ameritech about consolidating and reducing my student loans. They told me that I needed to pay a monthly fee of \$119 dollars for the first year and then my payments would drop to around \$100 a month for the next 10 years. They had me submit my income verification and my login information to the FAFSA website so that they could "verify" everything.
1660	99011927	08/17/2018	Ameritech	Consumer got a letter from FTC about Ameritech and wanted to file a report.
1661	99011939	08/17/2018	American Financial Benefits Center	I tried to stop the calls and the email, and I don't know how they got my name, but they made it sound like I could have my loan paid in no time. I sent the money thinking it was going to the loan but found that I just owe more interest now. I am now directly in contact with the lender and working on paying the loan off. The biggest issue is that I have to stay current on my loan or I could lose my job. They still try to contact me and ask me to reinstate my contract with them, but it is just easier going through the lender and knowing it is going towards my loan so I can eventually have my loan paid.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1662	99011944	08/17/2018	Ameritech Financial	The Loan Advisor From Ameritech told me their was a 1 time \$99 dollar document preperation fee. He said the itger \$359 woukd get me caught up on my liabs abd fet them out of delinquiet. he also said they had submitted my lian forgiveness paperwork to fedloan. It turns out they never submitted any of my loan forgiveness paperwork and I gad been oaying them each month, not my loan. I paid them a total of \$1,000 thinking it was going to my loans, and then they continued to charge me \$99 membership fee tgart I did not agree to and was not informed of. I had to close the account they were debiting from in order to get them to stop deducting fees. Even after I told them to unenroll me. They are still sending me emails and changed my FSA pin yesterday. I logged in and changed it again.
1663	99011978	08/17/2018	Ameritech	This company advised me that they would help reduce my loan payments and after 10 years the remainder of my loan would be forgiven. They automatically withdrew payments but after a while i realized it was just going to thier company and nothing was going toward my loan. Complained to them and requested a refund but it was denied.
1664	99011989	08/17/2018	American Financial Benefits Center	The company contacted me through email, I believe, back in late 2015. They told me that I could dramatically reduce my student loan payment, and that I would pay them directly. They mislead me, by having me believe they were my new lender. I kept asking clarifying questions throughout the entire year and a half period I was with them, because I never fully understood their explanations, but each inquiry (through phone and email) was met by a patient and pleasant representative explaining that, yes, my loans are being taken care of, and yes, I will still be eligible for my loan forgiveness program which I was enrolled in. None of these ended up being true the way I understood it. I finally realized the truth after I had spent a year and a half paying them I think around \$100 per month. My money had not gone toward my loans, but only toward their service of applying for forbearance on my behalf (something I could have done on my own, and had in the past). When I complained and said I was mislead, they ended up giving me back about \$600 (after much back and forth). I figured that was the best I was going to get, and blamed myself for not understanding correctly what they were all about. I reenrolled through a legitimate federal program, and am back in a loan forgiveness program, but my 120 qualifying payments had to start all over again. I am still very angry about this whole ordeal.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1665	99012017	08/17/2018	Ameritech	I received a letter in the mail to consolidate my student loans, so I called the phone number on the letter in 2017. I spoke on the phone with a representative for nearly 2 hours, and they said they would be able to get my loan amount reduced and forgiven after 10 years because I worked as a teacher. I was under the impression for almost a year that I was paying \$109 a month to pay down my loan and partial amount to go to Ameritech for their services. Once I received the letter from the FTC, I researched my loans, and there hadn't been any payments applied to my balance. In fact, my loan had increased because of the interest, and Ameritech had received over \$1500 from me. I immediately called Ameritech, and they confirmed that my monthly amount was for them to monitor and work on my student loans for me, and that I was told my payments would not be applied to the actual student loan. I was quite furious and told them I wanted to cancel their services because I could have filed my own paperwork to consolidate my loan and apply for a forgiveness program. In addition, once the paperwork has been submitted to the DOE, there isn't any monthly maintenance required, so I do not understand why Ameritech would try to sell that lie for a free \$109 a month. Now I am stuck with an even higher student loan than what I began with. I do not have money to simply give away or throw away, and I would request to receive a refund, if the courts grant it.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1666	99012020	08/17/2018	Ameritech Financial	I received a offer about student loan forgiveness in the mail around October 2016 and was told to call the 1-800-792-8621 ext. 0 to get started or for any other questions. I contacted them by phone and spoke with someone in customer service and with all information sounded perfect I joined on November 1, 2016. I was then contacted by email for all contact. They sent me a welcome pack and requested all personal information including 30 days paystubs from my employer, previous tax return, bank info to debit my monthly payments of \$82.00 to them, that I was informed it was going towards my student loans, etc. They sent a link also where they changed my FSA ID/password and other info regarding my student loans. After my enrollment and everything was verified, my payments were debited from my checking account, which this went on until I received the information from FTC about the company being a scam. I contacted them about the information received and they said it was nothing wrong with what they are doing. I asked them about my payments they receiving from me going towards my student loans, and he informed me that it was for their customer service fee for helping with the forgiveness program. The representative couldn't even explained my balance on my loans or anything. I requested all my money I paid them back, and he told me that I will not get it all back but they can give me only \$200 back. I was not satisfied at all and would like all my money that I paid them back. I felt like this company was helpful until they couldn't give me no other information about my student loans or let me know what was going on with my account. They are untruthful and dishonest about everything they tell you. They are not worth dealing with at all and not caring about what you paid them for what you thought was payments on your student loans. I was not informed at all that I was paying them to deal my student loans, for something I can do myselfand have been doing for years. I do have all records of payments that were made to them and emails sent to me from this company. I just want my money returned to me.
1667	99012028	08/17/2018	Ameritech Financial	Consumer received a letter concerning Ameritech Financial settlement. Consumer reports that he was promised to consolidate her loan paying of her student loan. Consumer has became aware that payments made to Ameritech Financial have not been going towards her loan. Consumer has paid \$99/month debited from her account for about 3 Years.
1668	99012077	08/17/2018	Ameritech Financial	Consumer had paid Ameritech Financial a monthly fee of \$99 for a year to cover their student loan consolidation services. So far she has paid them \$1188 which has not gone towards her student loan debt. She just received a letter from the FTC regarding action being taken against Ameritech.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1669	99012081	08/17/2018	Ameritech	this company mislead me on my student loan payments amd they told me they vould lower my debt by me paying them instesd og my normal loan company,i get calls letters and emails non stop.its crazy hos they are harrasing me.TOPIC:Referrals
1670	99012092	08/17/2018	American Financial Benefits Center	Consumer stated that they received an email from American Financial Benefits Center. Consumer reported that he received the email about the lawsuit about Ameritech Financial. Consumer was contacted by American Financial Benefits Center to help lower his student loan. Consumer reported that they never help pay off his loans. Consumer did pay them out of his bank account. Consumer did call his bank because his payments has changed and now he is paying his student loan provider.
1671	99012102	08/17/2018	. Ameritech	I was contacted via mail and phone call by Ameritech. They told us that we needed to pay our student loan debt through them. They indicated that they had assumed the debt. We set up a direct deposit through our bank and paid them for 8 months or more. Then we got a notice from the Dept of Education that my loans were in default. We called them and told them that we had been paying them on time. We told them my loans were taken by Ameritech. We found out this wasn't the case. We recievied no services or aid from Ameritech for all that money. The only thing we got for our over 1,200 dollars was behind on my loans and hurt credit. Please help me. Thank You-[REDACTED]
1672	99012121	08/17/2018	Ameritech Financial	Ameritech contacted me through social media and through phone around Februbary of 2017. I had been ignoring them for a few months, but in October of that year, I decided to give it a try. I had been behind on my student loans and they informed me that they would consolidate and get my student loans lowered. I would pay them \$107.00 a month and this would go toward my student loans. I received an email from FTC informing me that the payments I made never went toward my student loans. Now, my checks are being garnished by the Dept. of Education because I believed this company's deceptive ways.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1673	99012155	08/17/2018	Ameritech Financial	I was sent an email about entering a program for student loan forgiveness for social workers. I contacted them, they entered me into a 10 year program where my student loans would be a lesser payment and then forgiven. I paid \$99 a month, they promised it would go down to about \$5 in a few months, when it didn't go down and I called them back to find out when this would take effect they explained that the \$99 was what I owed them for keeping me in deference (this was not explained to me upfront) and that the money I was paying was not going towards my debt at all. Months later when i opted out of the program and spoke to Nelnet (my studen loan company) they explained I could have entered the program for free through them. I also learned at this time when Ameritech asked me for 11 people I provided even Christmas presents for, they were counting them as my dependents, which is not accurate.
1674	99012163	08/17/2018	Ameritech Financial	August 7th, 2017, Ameritech Financial called me out of the blue, I had never heard of their company. Michael Lindsay, the representative, asked if I would be interested in getting a handle on my student loan debt, I said yes, I just have very limited funds, he stated they would be able to work with me to give a low monthly payment. After the conversation, and him speaking with me about my finances and income, I agreed to pay \$108.00 per month, thinking it was going towards my student loan debt. Starting early 2018, I began to receive calls from Great Lakes Student Loans; I thought this was strange, as I thought I had been making payments to them, so didn't understand why they were calling. I answered Great klakes phone call in March of 2018, they asked if I would be able to begin making payments and explained to them that I had been making my monthly payments to Ameritech Financial. I was then advised that I have been fraudulently charged by this Ameritech Financial company. Great Lakes was very helpful in explaining to me that it does not cost to file any loan documentation with them, nor does it cost to pay my student loan debt. Great Lakes then helped me set up a real monthly payment for \$35.06 per month, which was much more financially achievable for me, than the \$108.00 that Ameritech Financial was charging me. I would be very happy if I could be refunded the \$864.00 that I paid to Ameritech and pay Great Lakes. Thank you for the time and concern.
1675	99012184	08/17/2018	Ameritech Financial	I reached out to this company because i was a victim of other company scam for student loan rehab. I still pay a monthly fee for this service and this company is not doing anything more for fee.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1676	99012212	08/17/2018	Ameritech	I enroll in Ameritech and paid on time with automatic withdraws, I was under the impression that I was paying for my loans through Ameritech, When one of my student loans called me and advised me that I was severely passed due I was advised by Great Lakes that they were not paying for anything and that I didn't need them, Great Lakes help me and I discontinued services with Ameritech. I paid Ameritech for 7-14 months and they did nothing for help pay my loans.
1677	99012280	08/17/2018	Ameritech	An Ameritech financial representative came to my school where I teach. He did a presentation for the staff, saying that he represents a company called Ameritech and they specialized in helping educators have their student loan debts forgiven. I was interested because I am a teacher with more than ten years of teaching experience. An Americorp representative later called me around July 1, 2016 and explained that by signing up, I would be saving a lot of money. I liked the offer because I wanted to pay off my student loans. Once I signed up, Ameritech began debiting money from my bank account monthly for a total of more than \$1670. Unfortunately, none of the money they stole from me was going towards my student loans. Instead, they falsely signed me up for some credit monitoring gimmick that I never wanted and claimed that they were helping me with my finances. I was shocked and disappointed. I work hard for my money. So for them to send someone to my job to mislead us and then steal my money while I continued to owe on my student loans was vexing. Because they continued to debit my account, my actual loans went into a default and I suffered negative credit reporting as well. I even put off paying other bills because I thought I was paying my student loan debts down with Ameritech. I was betrayed by this company because they totally misrepresented themselves to me. All I wanted was to pay down my debt, not to incur additional burdens in the form of delinquencies and negative credit reporting while I was being robbed by a so-called company.
1678	99012285	08/17/2018	American Financial Benefits Center	This company contacted me in the past. My exact dates may not be accurate. They advised they would get me a 0\$ repayment plan that would expire my student loans completely by the time I was 55 or something? After paying them the 50\$ fee every month for about 2 years, I finally realized they were pointless. My loan servicer let me know that companies like this exist but do not really do anything I cannot do myself. At that point, I cancelled their services and got confirmation of cancellation. They continued to bill me for 3 more months until I realized I was still being charged after cancellation. They ended needing to "finalize" the cancellation or did not do something right I was told. They are no longer charging me but I paid this scam company for 2 years I would say. Can get exact dates and payments as needed, but I was definitely a victim of paying this company for nothing for a long time.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1679	99012293	08/17/2018	American Financial Benefits Center	Consumer reports he received an email advising him of a law suit being brought against American Financial Benefits Center concerning student loans. Consumer says his student loans were never paid.
1680	99012294	08/17/2018	Ameritech Financial	A representative from Ameritech called me in 2016 and said I qualified for a loan consolidation as well as the income driven program to repay my student loans. They said they were a company with the federal student loan and would be able to handle my case. They had access to all my information and asked that I sent them tax returns in order to determine if I qualified for the program. I did and they told me that my student loans would be paid through them. I sent them \$207 every month for about 7 months then I lost my job and the payments went down to \$99 until now. I thought all these payments that I was paying was going to my loan. I never used any of the services offered by the company so I didn't think I was paying them. I heard companies were helping out with student loans and I thought this was one of them. I have been working at non profits for over 10 years because my heart is for the community. To know all this time I thought I was paying my loans is very disheartening, especially because I received a statement from Nelnet each month indicating that my balance was zero. I thought this was because Ameritech had taken care of it for me. I struggle to pay my bills and make these Ameritech payments, which is why I qualified for the income driven payments in the first place. Thank you for your consideration.
1681	99012298	08/17/2018	Ameritech Financial	From my experience with Ameritech Financial, initially I believed they would help me with my student loan debts. On the contrary, they have misled me with information that I was supposed to finish paying my full student loan amount in 33 months of paying. When I called to get an explanation on how it actually works after signing all papers, an agent told me that I will be done paying it off in 27 years, which was unbeknownst to me. This amount that I would be paying each month would surpass tremendously the amount of my loan which was at the time of \$55954. I wanted to cancel my membership with them and the agent informed me that I would get sued by them if I cancel, so I reluctantly continued. Now finding out about a lawsuit against the company I am able to come forth and tell my side of it all. Please help with my issue because this has been affecting my credit score since I have refrained from paying them due to this lawsuit.
1682	99012326	08/17/2018	Ameritech financial	
1683	99012395	08/17/2018	Ameritech	The consumer reports she received a letter from Ameritech. The consumer reports they were offering to help her get her student loans paid off. The consumer reports she has been paying \$132 for the past 17 months but it hasn't gone towards her loans.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1684	99012468	08/17/2018	Ameritech Financial	so someone called me and said they are a company that lowers student loans and things as such. i dont remember exactly who because it has been over a year. I started their services in May of 2017. I have been paying them \$82 a month since then for what i thought was my loans. I thought it was fine because i would get letters from salley mae and great loan borrowers saying that I owed nothing, but i see that may not be the case. I am just a little confused but now I am a littler freightened like where has my money been going? that would be nice to have it back so I can actually pay off my debt. I liked Ameritech but now that I know they have lied to me I am nervous because they never told me the money was not going to paying off my student loan debt.
1685	99012524	08/17/2018	Ameritech	I was concerned about a student loan that was in default and I wanted to correct my situation. I contacted them about getting on the right track to repair my status. I had to pay an initial fee of more than a hundred dollars and then I paid almost another \$400 dollars for loan payment. Then the follwing month I dedcided to check on my payment and I was told that money was for their services and no payment was applied to the loan. I was so furious I at that moment I can't remember the reasoning behind it. I immediately cancelled my services and no money was refunded to me.
1686	99012561	08/17/2018	American Financial Benefits Center	Consumer reports she was working with the company, American Financial Benefits Center, and she has paid over \$5127 to them and none of that money has gone to her student loans, the company kept it for their fees and services. Consumer state she got a letter form them initially and started paying them \$179 for the first 12 months and then \$99 after that to consolidation to a Federally backed loan at a lower interest rate. Consumer was told she was eligible for a loan forgiveness because she is a teacher.
1687	99012611	08/17/2018	Ameritech	Consumer received an letter from Federal Trade Commission regarding her lawsuit on Ameritech. She was told that her student loan would be consolidated. Her payment would be reduced from \$500 into one lump. She is suppose to be paying \$127 a month till March of 2018 which she started to pay \$100.
1688	99012646	08/17/2018	Ameritech/GCS	I began to realize in 2017 that they were not allowing me to pay my loan directly. They kept charging consistent fees and as I began to notice not all of it applied to my loans. I was told there would be a one time fee, not several. I cancelled after my 7/18/17 payment. I also did not trust their being able to change passwords. FedLoan was direct and without fees after the fact.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1689	99012751	08/17/2018	Ameritech Financial	I received a letter from Ameritech financial regarding paying off my student loans. I was told they could lower the amount I owed as well as my monthly payments. I do not rememver the exact details, however I paid around \$200 for their fees. I had myself (a university graudate) and my Dad (a master's graduate) review the information and talk to a representative. Everything at the time seemed to make sense. I went ahead and started the process. I gave the company my personal information as well as my loan information. Shortly after committing to them, I did not feel right about the process anymore. I tried to call the company. After getting the run around, I finally got to speak to someone. They were rude, gave me the run around again, and were extremely vague in their answers. I knew they couldnt be trusted with my money and loans. I called to cancel my account and I was made to jump through more loops. I was never refunded any of my money and the money I paid them never went towards my loans. This company is a scam!
1690	99012778	08/17/2018	Ameritech Financial	When Ameritech contacted me in 2017 they gave me the impression that I was paying them so much money that was then parceled out to my Student Loans. They took \$82.00 out of my account every month until I canceled. I thoroughly believed that they were paying my student loans and that by the time I was finished paying so much, then I might have my loans forgiven. They never contacted me in any way after I signed up, just took the money every month. I never used any services that I know of. I did get emails from time to time from Navient saying that my account information had been changed or updated. I trusted them. It was difficult at times to pay that \$82.00 a month, almost a hardship. When I received the first notification from FTC I was stunned. I was like, "Where's all my money going!" I'm angry about this and if I can get my money back that would be great!
1691	99012802	08/17/2018	Ameritech Financial	I was contacted by Ameritech Financial to help me get in an student loan forgiveness and consolidation program. They put me in the incorrect loan forgiveness program. After several months my father and I did some research on this program to find out they were a fraud. I then tried to cancel my membership with them and the struggle began. It took me several months to fully cancel and for their company to stop charging me a monthly fee. During my first year of paying my student loans, Ameritech financial set up a payment of \$52 that went to my student loan program and they were charging me \$180 a month fo nearly 10 months.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1692	99018225	08/17/2018	AmeriTech Financial	So American financial called me about a year ago or so. I at the time was paying my loans to Navient. This lady representative in which I forgot her name stated that Navient at the time were in a lawsuit, in which I believed her and listened to her talk. This lady took my phone number, my email address, card information, social security card etc. I felt like as if I really had no idea what I really signed up for with American Financial. I don't even understand how they even obtained my phone number. So now I have to pay \$80.00 every month in which a third party drafts from my account named RAM drafting. I just would like more understanding of all this mess and if possible to stop paying those \$80.00 payments, that I thought was going towards my student loans. I also receive countless emails from American financial about the same documents I've sent to them which is very annoying.
1693	99018234	08/17/2018	American Financial Benefits Center	They offered me help to lower my student loans and eventually have them forgive. All I needed to do was pay \$98 a month for 25 years and \$800 for documentation preparation. When I first spoke to someone over the phone they promised that through them my student loans would be forgiven right away and they would tame net-net. For somebody desperate to get rid of student loans it sounded too good to be true. I had already been conned by WESTWOOD COLLEGE I was not about to again. So I did my research and found out that everything they were offering to do was absolute free. It was just a matter of asking the right questions. Once I called to cancel they offered me to waive the doc prep fees and lower my payment to \$25. Here's a copy of an email to them; Good morning! I have a question! I understand that I will be paying the \$800 for the preparation on the docs...but now will I have to pay you guys the \$98 for the whole 25 yrs?? That's about 30,000.....to you guys not including the interest I will be paying to my loan which can vary from year to year. I am just not sure about this you guys don't offer anything in writing stating everything will drop after the 25th year. And is that from the moment I signed with you or when I start paying the interest?? They are scamming desperate people and it is not right. The money I gave to them could have gone to my loans instead someone used it for personal gain.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1694	99018259	08/17/2018	Ameritech Financial	When I first contacted them they told me write down everyone i buy gifts for and that will make me be approved for the income based program. I questioned this 3 times and everyone told me the same thing. So that is what i did. Next thing i was getting \$50 a month taken from my account and then an additional bill from Federal Loan. I called and questioned and they told me that was correct. When the year was up and i had to send all my fax information to them. This time it was different. I no longer qualified and the last payment of \$100 was taken from account. I felt that I was lied to and my student loans were now neglected for an entire year with hardly being paid down. I even said at one point to the guy that I should have never signed up for this. They also went info my account and changed my password for me on several occasions. Which i didn't understand why they had to do this. I am glad it was only 1 year but I feel like they stole and lied to me the entire time.
1695	99018296	08/17/2018	Ameritech Financial	Consumer received a letter from FTC. Consumer states the letter was referring to the Ameritech Financial, Financial Education Benefits Center (FEBC). Consumer states they are falsely claiming the consumer was eligible for federal programs that would permanently reduce their monthly debt payments to a fixed low amount or result in total loan forgiveness. Consumer states has lost \$320. Consumer has tried contacting them with no response.
1696	99018388	08/17/2018	American Financial Benefits Center	We were contacted in March of 2015 on having an easier way to pay off my student loans. We got all the paper work and filled everything out. Everything we had looked professional and real. Then we started making payments to them of \$200 for the first 6 months then \$100 for the next 6 months. Then the direct withdrawals of \$50/ month after that until now. My student loan company Nelnet has contacted me and told me that not one single payment has been made and after looking at my credit report it shows that not one single student loan payment has been made. After contacting the AFBC company today they told me that they were making the payments and that the fees they are collecting from us was for a documentation fee and they would have to review it to see if they could cancel it. Then they said they wouldnt refund us any of our money. We have paid them over \$3,000 the last 3 years for them to do absolutely NOTHING for us.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1697	99018403	08/17/2018	American Financial Benefits Center	I received a mail from AFBC stating that they can help me lower my student loan debt. I contacted them and they explained that they can get me a forbearance and decreased my debt amount. All I had to do was first pay an \$800 company fee and then debt the amount of \$159 towards my student loan monthly. I paid the program fee and allowed and saw that a check for \$99 was withdrawn from my account monthly from AFBC towards my student loan. After paying an amount of \$2,563 in total to the company over about one and a half years, I went to check my student loan debt on the government site and saw that no payment was ever made. I complained to the company numerous times asking for questions but no one responded to me. I then asked my bank to put a stop from AFBC from withdrawing any more money. But I still lost \$2,563 to the company for nothing. It was no help trying to contact them...I was so frustrated I just gave up.
1698	99018464	08/17/2018	American Financial Benefits Center	Consumer states she paid \$600 to the American Financial Benefits Center. She paid in 02/2018 and 03/2018. This was for a loan forgiveness program. She found out by a friend that the payments weren't going towards her loan.
1699	99018562	08/17/2018	American Financial Benefits Center	Consumer calling to get information about the lawsuit against American Financial Benefits Center. Referred him to FTC.gov. Consumer states the company used to be called College Fund Life Division.
1700	99018594	08/17/2018	American Financial Benefits Center	I was contacted 2 years ago re: student loan forgiveness. I enrolled and they have been debiting \$99 each month from my bank account to handle my outstanding student loan debts. It was explained to me that this will happen for 10 years, and at the 10 year mark of them taking timely \$99 payments, my student loan balance will be cleared and in good standing. I was NOT aware that my monthly payments were not being paid by AFBC to my student loans, and were just fees for their products and services. I am upset about this and feel I was duped.
1701	99018606	08/17/2018	AFBC	I contacted AFBC because I had multiple student loans and had been looking to consolidate those into one payment that was affordable. I was offered a consolidation as well as a loan payment reduction possibility. I was asked to pay \$1295 and another \$600 in installments for the initial services. I paid \$49.95 every month afterward. What I came to find out is that the forms that they were filling out for me I could do on my own for free! I paid this company over \$3,000 for something that was available to do on my own. They made it sound like they were negotiating on my behalf, when in fact they are open programs 100% based on my income, nothing else.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1702	99018614	08/17/2018	AFBC/Ameritech	We were first recommended to join AFBC by a co-worker because of their ability to lower our monthly payments. after 3 years with them, we found out about this lawsuit and have since cancelled our accounts with AFBC. We were being charged \$99/month for AFBC to essentially submit paperwork for us. We have also realized that AFBC essentially was altering documents to make our payments lower than we just found out today could have caused us to be prosecuted. For example, we were told that we could pretty much claim anybody who we have given money to (birthdays, holidays, etc) as dependents, so our applications had 8 dependents on it. We also found that they gave myself an income of \$26,000, when I make over \$50,000 a year. So not only did they open us up to get in trouble for these things but now we have gone from making 12/month payments for both my wife and I combined, to now paying almost \$400/month. We feel we have been duped by this company and basically wasted years of paying on this mountain of debt we have from our student loans. We would like to know what we can do to get our money back from this company.
1703	99018637	08/17/2018	Ameritech	company was taking my money on a monthly basis I thought it went towards my student loans.
1704	99018736	08/17/2018	Ameritech	I was contacted by Ameritech to help pay my student loans. I have been paying them \$108.00 a month every month for about a year. I was notified by e-mail that my student loan was 70 days past due, but have been paying Ameritech every month. I was then notified by mail that there was a lawsuit pending against Ameritech. I'm now wondering where my money has gone and if there's a way to get it back because it looks like they haven't been paying my student loan. UPDATE 08/17/2018 Consumer called in to get info about Ameritech case. [REDACTED]
1705	99018757	08/17/2018	Ameritech	The consumer received a letter from the Federal Trade Commission regarding the Ameritech legal action recently taken. She had joined them in 2017 after they called her and made \$99.00 per month payments for a total of over \$1,000.00. They reassured her several times that her payments would go towards the loan. She states that when she called the number on the FTC letter, the person she spoke with told her that in the past she failed to update information to them so she does not qualify for any reimbursement. She states this is not true, she submitted everything they asked for. Sent email.
1706	99018776	08/17/2018	American Financial Benefits Center	AFBC contacted me in 2015 telling me that I can make small manageable payments on my Student Loans through their company. If I made the Payments of \$99 every month for 20 years then my Student loans would be forgiven. In all, I've paid AFBC about \$4000, all the while contacting massive amounts of interest on my student loans that have not received any payments. My student loan balance has gone up from \$63K to over \$69K.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1707	99018784	08/17/2018	Ameritech Financial	I was contacted back in May 2017 asking me if I was looking at reducing or ending all my student loans. The women on the phone was extremely convincing explaining that the loans I had would decrease by \$80,000 resulting in me only owing at most \$25,000. She explained that all I would need to do is pay \$395.00 a month which would be put towards my loans and would help show they are being paid off. I would do this for 2 years then would receive a letter stating that the Department of Education has changed my loan decreasing it down to \$25,000 which was a major change. She required tax information including pays tabs and any payments I made on loans in the past. After 3 months of paying, I received a phone call from Navient explaining they haven't received any payments n my loans and questioned me as to if I made payments. It was during this time I found out that Ameritech was taking my money and not putting it towards my loans at all. I ended up calling Ameritech and cancelling all services immediately after I threatened them by calling BBB because they wouldn't let me out of my agreement saying I was contracted to them.
1708	99018791	08/17/2018	Ameritech	i have paid Ameritech for almost 3 years and none of that has gone to my student loan. i've called and complained and the lady told me i have 18 yrs left to keep paying. i asked for a copy of my payments and its not right. i am too scared to change the account bc i do not want to start all over and loose the money i have paid. please help advise
1709	99018821	08/17/2018	AmeriTech Financial	i was contacted by this company Ameritech Financial , to help reduce the payments on my federal school loan. I gave them my account information so that i could pay the monthly free for their services. They told me they couldn't provide statements or receipts where the money was going until the second year. The first year was payments of \$299 a month on the 30th for covering their fees & the additional years was payments of \$99 every 30th of the month towards my school loan . No of these payments effected my loan account & they are continuing to withdraw money out my account till this day! i receive a notice that they are being sued by FTC & i will be glad to assist them with any information to get these crooks out of business! I also would like a full refund all the money they stole from me so i can actually put it towards my school loan!TOPIC:Referrals

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1710	99018825	08/17/2018	Ameritech Financial RAM Services	May 15, 2018, I called Ameritech Financial to discuss the possibility of getting my Fed loans refinanced. By the next day, an employee named Elsie Washburn called and said, "the president has authorized a new program to help reduce students loans". Washburn requested I fax her a lot of personal documents (Fedloan servicing acct, employment & bank info., etc.) to 888-334-6281. I was also asked for my password to access the NSLDS data base, other personal information and then signed a financial agreement (not a contract). They committed fraud telling me my payments were going towards my loans, when they were actually going directly to "Ameritech financial!" I paid them 2 payments in June/July 2018, about \$150. Recently I got letter from the Fedloan Servicing stating my Forbearance has expired. Next day, a letter from the FTC about the lawsuit. I couldn't believe what was going on. I started a complaint by phone w/FTC - Ref. #97605355. I also contaced a supervisor at Ameritech. He made a fool of himself. I demanded he cancel my agreement immediately. July 11th, I received his email confirming the closure of my case. I also contacted [REDACTED] of RAM Servicing and demanding they stop the autopay from my Chase bank. Everything Ameritech said to me was a lie. They need to go to jail.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1711	99018834	08/17/2018	American Financial Benefits Center	Manager, about a student loan program that would decrease my monthly payments on my outstanding federal student loan balance. I was told by AFBC that they achieve this by utilizing the William B Ford Act along with other federal student loan income based repayment practices like Income Based Repayment (IBR), Forbearance, Contingent Repayment Program (ICR), Income Driven Repayment Plan (IDR) etc. AFBC told me that through this program I would be able to make decrease student loan payments and have my remaining student loan balances forgiven after 10 years of consistent monthly payments made through AFBC. AFBC told me I was eligible for these programs based on their formulation of my income/debt/dependent burden ratio. AFBC stated they would fill out the paper work per information I provided to them via tax return documents, pay stubs, proof of employment, bank account information and I would sign the documents. AFBC had me sign the blank documents and forward to them to fill out. AFBC told me I had to make an onetime payment of \$800 either up front or over the course of 8 months as a servicing fee to pay AFBC for servicing my loans and maintaining the aforementioned income based repayment programs over the life of my loans (10 years then forgiven). Additionally, AFBC told me I still had to make monthly payments towards my student loans, but it would be through AFBC and at the new low monthly payment that AFBC was able to acquire for me due to their program's paperwork submitting/filing to my student loan provider. AFBC told me my new monthly student loan repayment was \$100/month due to my ratio of income, debt, and dependents for the life 10 year life of the program after which the remaining balance would be forgiven and \$100/month payments would cease. I was highly skeptical, but after reading reviews on their website, verifying AFBC standings with the Better Business Bureau, and several counseling sessions with AFBC where they promoted the honest success of their program; so I signed up. It's clear that AFBC understands the psychological turmoil that comes with realizing the financial burden student loans place on finances when trying to start a life after college and raise a family. AFBC utilized these notions to promote a product that plays on these emotional/financial struggles. It was impractical to pass up an opportunity to gain more ground on financial freedom and provide a decent life for my family. Payments to AFBC have been automatically drafted from my checking account since Nov. 2015. I

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1712	99018929	08/17/2018	American Financial Benefits Center	The company, American Financial Benefits Center, contacted me stating that they were a company that would help me with my student loans. They stated that with a small fee, they would work with the federal student aid and my student loan company to get me on a student loan forgiveness program. What they failed to mention is that they were going to be lying about my family status in order to have my student loan payment reduced. For the last four years, I thought that my time in at my job, a non-profit organization, was contributing to my loan forgiveness program which is why my student loan monthly payment was \$0.00. Recently I decided I needed to look further into this company and that is when I found out they had been using false information. I realized that for the last four years I have been paying them to help me and all they did was lie to get my monthly payment to \$0.00. Now I have an outstanding student loan balance of almost \$6,000 more than I did before I started with this company and approximately \$4,500 that had been paid to them. In total I will have lost over \$10,000. This company needs to fully reimburse the customers that it said they were helping and be shut down.
1713	99018936	08/17/2018	Ameritech	i was contacted by ameritech claiming they could manage, consolidate and reduce my student loan debt. i paid monthly thinking my student loan was being taken care of. I paid that company for 2 years. I was recently contacted via a representative from the student loan company telling me i was about ready to default. I explained to the representative I had been paying via Ameritech Financial. She informed me that is not what had been happening. And encouraged me to reach out to Ameritech to clarify. I called Ameritech financial and got the runaround at Via a representative . It was at this point I expressed my frustration and asked to end my monthly payments with them..
1714	99018951	08/17/2018	AmeriTech Financial	I was looking at a way to lower my student loan payments and compete the student loan forgiveness forms. They advised me they could help. I was very skeptical but after speaking with a manager he convinced me with information from the BBB and a website from a college investor type thing. They could never get my student payments lowered as they advised but still took my money monthly. Ended up cancelling service after 10 months of no changes.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1715	99018968	08/17/2018	AMERITECH FINANCIAL CUSTOMER SERVICE	I contacted them regarding the consolidation of my student loans and to see what program I qualified for with them. They contacted Nelnet and got them consolidated and gave me a monthly payment of \$100 since 9/8/16. They ensured me that the payments were going toward my student loan. I never knew anything about a fee to service the loan. It would not make any sense to pay a company a fee to just service my loan. This is awful they have taken advantage of me and so many other innocent people. I do want all my money back which is about \$3100.00. How can a company be so deceptive and tell clients that the payment is going towards their student loan and clearly it is not! Please let me know if I need to do anything else regarding this matter.
1716	99019158	08/17/2018	Ameritech	Consumer got a letter from FTC about Ameritech and consumer wanted to file a report.
1717	99026791	08/17/2018	Ameritech Financial	I was contacted some time in February by ameritech. they claimed to want help me get rid of my loans and made me believe they were a government agency. befriended me and convinced me that they were going to help me with my school loans by consolidating them and making the overall payment a lot smaller. saying that with just small payments for now would help me get into good standing. i was under the impression that my payments were going towards my school debt. they did not inform me that i was paying their fees or would even have to pay for their services. i paid \$440.00 to them in small payments because thats all i could afford. and now i dont know who im supposed to pay my fees to.
1718	99026809	08/17/2018	Ameritech Financial	Consumer reports they were contacted by Ameritech Financial offering to lower their monthly student loan payment and loan forgiveness. Consumer reports they were paying at rate of \$99 a month, but initially had to pay \$800 to set up the service. Consumer reports none of their payments have gone towards the loan. (Consumer was notified by a letter from FTC)

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1719	99026823	08/17/2018	American Financial Benefits Center	AFBC contacted me by postcard in 2013 about my student loans. I signed up with their services, paying a \$1200 sign on fee and then \$49.50 per month maintanence fee,which began in January of 2018. I graduated with my PhD this August and have been communicating with AFBC since 2017 to begin to get prepared to pay back my student loan. Originally, I was told my payments would only be \$56 a month for 25 years and the rest would be forgiven. When I called back in January 2018 when my debit card was charged \$49.50 with no warning, I was told that was not the correct amount and that my new amount was \$522 a month plus a \$49.50 maintanence fee monthly. When I asked why there was such a descrepancy, I was told that the number of family members living with me was reported at 10 rather than the 2 that I told them originally. Each time I have called AFBC, I have received different information and a different amount that I owe. Upon calling them to cancel my services with them today (8-17-2018) I was transferred to a supervisor named Paul who continued to tell me how Nelnet had lawsuits against them and that they were a company just for profit and I would be putting my loans at risk cancelling with them. I had to ask him several times (5 to be exact) to cancel my membership and then he became rude, told me he would cancel my account immediately and good luck paying back my large loans. I am still unsure if my membership has actually been canceled because I was told I would receive an email confirmation and never received one. All I received was an automatic email saying my customer service inquiry had been completed and closed.
1720	99026834	08/17/2018	AFBC	I called to cancel my account with AFBC about a year ago and they talked me into staying because with them my student loans would be forgiven after 25 years if I still had a remaining balance. They made it seem like they were the only ones that could offer that and that I get a better payment using their services. I called the student loan company and the representative informed me that I could fill out the income based payment form on my own without them and that the same rules apply, that it is at a goverment level not just through their company. Shame on me for believing them and getting scammed out of \$50 each month for something I could have done myself. Very misleading.
1721	99027024	08/17/2018	Ameritech	Consumer got a letter in the Mail from the FTC about Ameritech and wanted to file a report. Consumer stated she signed an authorization form and to sign paperwork consumer did not comply.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1722	99027184	08/17/2018	AmeriTech Financial Global Client Solutions	student loan debt. One 22 June 2016, I called to inquire. I spoke to Tim Robbins, who asked a series of questions about my loan and monthly payments. He said I qualified for services and could get my monthly payments reduced and qualify me for the loan forgiveness program. He told me there was an initial fee but that my student loan payment would never exceed \$100 which was built into my monthly payment. I qualified for a Income Based Repayment (IB) plan. I signed up and completed several documents. I signed up using ACH payments which were withdrawn from my checking account monthly by Global Client Solutions. I had to provide account information from the loan providers website and I did. I completed the PSLF and had my employer confirm my employment and submitted to Ameritech. In February 2018, I read a Fraud alert notice from FTC about Ameritech and several other companies defraud clients. I went back to my program documents and confirmed the payment schedule. I then contacted the Dept of Education and found out no payments had been made on my account and I was not enrolled in the loan forgiveness program. I immediately contacted Ameritech and requested to speak with a supervisor or manager. My information was taken and I was told someone would call me back. On March 9th, I contacted the Better Business Bureau and reported a complaint (# [REDACTED]). A few days later, I had a missed call and email from Isaiah McCall, supervisor with Ameritech. I returned the call and discussed my loan status, payments and cancellation in the program. I requested a payment history reported and requested refund on fees paid. I was told that my monthly payments to Ameritech were not for my student loan but documentation processing which happens once a year and in my case didn't happen in 2017. I asked directly for an explanation but did not receive a response. I was informed FedLoans had not received a the PSLF document and once that was provided my status in the Loan Forgiveness program would be updated. I completely the new form and provide Mr. McCall a copy and uploaded it to the FedLoans website. My cancellation with Ameritech was confirmed March 2018 but I am still out \$2,800.00. I received a letter from Ameritech on August 10th, 2018 informing me that Ameritech filed a lawsuit against FTC and as a former client they wanted to hear about my experience. I provided a unsatisfactory feedback and will continue to use what avenues I have to inform others and fight to get my money back.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1723	99027204	08/17/2018	AmeriTech Financial	I have ask several time to quite making payment, they lead me to believe if I did I would cancel the loan. I didn't finish giving them my paperwork and they still would not give my money back even though the said I could cancel at any time. When I finally got thought to someone to help me he would not give me my money back it. I was on hold for 2 1/2 hours before I got my money back then they kept more than 1/2 for not doing anything on my loan because they didn't have any of my paper work. I was already in a payment plan and they didn't tell me. I was in tears when I finally got off they phone with them. They stole my money and didn't do anything to help me. And they still wanted payment. I have receive mail and email telling me that this law suite would be over soon and I should come back to them because nothing will happen to there company.
1724	99027222	08/17/2018	AmeriTech Financial	This company contacted me stating they could provide loan forgiveness if i pay an income-based payment every month to Navient, my student loan provider. If I made the \$50 payment every month, my loan would be forgiven after the 120th payment. Is this a real possibility?
1725	99027322	08/17/2018	American Financial Benefits Center AFBC	To whom it may concern, When I signed up for this service, I was told that if I maintained consistent monthly payment, my debt with Department of Education would be forgiven and/or paid off after 10 years. I was also told not to respond to any of my lenders as they "would be upset that I have moved into a debt relief program" I am asked every year to provide my tax returns to remain eligible in their program. Not once was I ever told that this was only a form preparation service. I am appalled that my money has gone no where except to pad their pockets. I really thought this company was there to help me with a large payment of over \$400 a month...now to get back into payments again, it will be much more. I've been with AFBC for over 4 years now with payments totalling over \$5000. Please help me get back the money I have paid. Thank you, [REDACTED]
1726	99027427	08/17/2018	Afbc	just very upset that this compay woukd take advatage of a lot of people. i have lots a lot if money and thought i was in good hands Other-Other Update
1727	99027575	08/17/2018	American Financial Benefits Center	The consumer received an email from the FTC concerning the lawsuit against American Financial Benefits Center. Consumer had signed up with said company an has paid about 2,000 dollars. Consumer states nothing has been done to help her.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1728	99027635	08/17/2018	AFBC	In September of 2015 I received an offer in the mail from AFBC to help reduce my student loan payments of \$622 a month. As I was nearing retirement and still owed a LOT of money, I called the number and spoke with rep. Aryan Carrafa. He kept me on the phone for hours, gathering my financial information, credit card information, expenses, and the like. He said If I was approved for the program, I would pay \$99 a month for 12 months plus an annual AFBC program payment of \$400 for a total \$1588. However, there is a second \$400 charge in my paperwork which I still don't understand making the grand total \$1988. (I still have all of the paperwork on my computer if you want it.) The next day I did some online research and contacted AES (which has my student loan). The AES rep informed me that the goverment offers these better payment plans for FREE and that AES would help me apply at NO COST. I also was informed that my monthly payment only would be guaranteed a year at a time meaning every year I'd have to reapply for reduced payments that the government might or might not approve depending on my income. If I was not approved, I would owe all of the interest I had not paid the year before plus have a higher monthly payment. I got nervous and let AFBC know that I had changed my mind. Indiana has a buyer's remorse clause so (with much difficulty) I was able to cancel the contract without paying AFBC any money. In closing, I just want to say that these people should be shut down. The sales pressure, unfair charges, and unclear explanations of student loan laws are designed to take advantage of people who are struggling to pay for their loans. Thank you for looking into this, [REDACTED]
1729	99027654	08/17/2018	American Financial Benefits Center	I started receiving spam email messages about their services. At the time, early in 2011, I was struggling with moving my loans to the FedLoan program so I could take advantage of working for a public institution. All efforts to work with my commercial lender were fruitless. I contacted AFBC because their website indicated they could help with applications to FedLoan and with moving student loans from commercial lenders to FedLoan. They did take a fee with several ongoing payments for maybe 3 months. They did make it clear that any money I paid to them did not go to payment of my student loans. While I questioned the ethics of their tactics, they did provide the service they promised. My loans were indeed moved to FedLoan and I was placed in the Public Service Loan Forgiveness program. I have since ceased contact with the AFBC organization.
1730	99027688	08/17/2018	AmeriTech Financial	i have obtained tge suit information and have so far retrieved a years back pay from this institution. Tget claimed I was in the William D Ford act program and would save thousands of dollars on my student loans using their program. I paid them thousands of dollars since their first contact on Oct 11, 2016.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1731	99027710	08/17/2018	Ameritech	Consumer is calling saying he had signed up with Ameritech and he had said he had made 129 dollar payments a month so they can forgive his loans. Consumer says they had told him that he was able to cancel his membership but all of the money he is paying is for there fee.
1732	99034952	08/17/2018	American Financial Benefits Center	The first payment I had to mail this company a check and afterwards they started taking \$99.00 a month out of my account. In January 2018 I contacted this company because I was transferring my account to another provider because I noticed my student loan was staying the same. This company was to consolidate both loans and after 6 months start paying toward my student loan. Well when I contacted them the agent informed me that the \$900.00 dollars I had already paid this company could not be repaid to me because it was going toward the paper work that this agency had filed on my behalf with the Department of Education. And when the loan was transferred it was still in the amount when I first switched to this company in 2015.
1733	99034993	08/17/2018	AmeriTech Financial Services	I wanted to submit a third complaint offering up the other address used in their email communications. I also submitted the complaint through the mortgage area. When I called Ameritech to tell them to camcek and I want a redund, the Supervisor who called back said I would not get my funds back very rudely and said they were suing tge FTC for wrongful suit. I dont know what to do other than to wait this suit out.
1734	99035014	08/17/2018	American Financial Benefits Center	I was contacted about student loan forgiveness. I spent a few back and forth calls and emails and ended up sending them my loan servicer information. I was told to make a down payment and \$99 a month to have my loans forgiven. I was never informed that these payments were NOT going towards my loan until much later when I was trying to buy a house and the underwriting process forced this information out of the company. I was satisfied because they said my "payments of 0 are counting towards loan forgiveness, and the \$99 was a fee to the company for their service." Upon getting married, and filing taxes jointly my loan servicer eventually increased the payment due on my IDP program (something AFBC never mentioned was a possibility). With this increase, it became more expensive to pay the IDP required payment and the AFBC fee than it would be to just pay my loan back on a standard repayment plan. I felt cheated out of the 3+ years I spent paying for their service, but outside of cancelling I believed I had no recourse until now. Thank you for bringing my attention to this, and please call me if you need more details. Thank you.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1735	99035134	08/17/2018	AmeriTech Financial	I was coerced to say that I financially took care of more dependants than I actually do. This was so that my payment would be drastically lowered. I didn't feel comfortable with it when I started receiving mail asking for more information and called AmeriTech and told the person I spoke with about my conversation with Richard Tapia and that I wanted to cancel everything. She listened to the recorded tapes between him and I and agreed that he coerced me in saying my dependant number and allowed me to cancel. I never made any payments, thankfully.
1736	99035178	08/17/2018	American Financial Benefits Center	I began using AFBC because they promised to help me pay my loans and sign me up for services. I was paying \$99 a month and it was not going towards my loans. I tried to sign up for public service loan forgiveness and they did not do the paperwork correctly. I never talked with the same person. Since then, I have been able to do everything myself through Federal Loan Servicing.
1737	99035249	08/17/2018	AFBC	I was under the impression AFBC would help me pay my student loans off at a reduced rate. I started paying 11/2016 and it was \$99 a month. I also continued to make payments to my loan provider Nelnet. The payments were for Nelnet were a lot lower, and I assumed it was because the \$99 dollars was also being applied (I had subsidized and unsubsidized loans so I assumed that's why I paid two different places) I was told I also couldn't claim on taxes because that information would be on the Nelnet website. Not once did they tell me it was due to the fact I wasn't actually paying my loans. Now nearly 2 years later I find out they are being sued. I called and spoke to a representative who assured me that I was in year 2 of 10 for student loan forgiveness. Yet when I contact the helpline for the studentaid.ed.gov they show no record of any of my paperwork ever being submitted and assured me I could fill the one piece of paperwork out and have my employer sign it and it was as easy as that. I cancelled with AFBC immediately after to stop any further payments. They kept me on hold forever to speak to a supervisor that would cancel my account, and he proceeded to tell me they do far more than just file a paper. And that if the monthly cost was an issue he could see what he could do to help reduce or make a new payment plan. I continued to cancel my account.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1738	99035368	08/17/2018	American Financial Benefits Center	I filed a complaint about a year ago about this company. I got married about a year and a half ago so recently changed my last name to [REDACTED]. When i was dealing with this company and when i filed the complaint my last name was [REDACTED]. I thought with the recent lawsuit i would just cover all my bases and file another complaint. I read what some people had gone through on the blog. It was all very similar. I cant remember exactly how many months i stayed with them, but i knew something wasnt right when the money i was paying them wasnt going toward my loan payment. They also took 3 months just to do a loan deferment for me which i did not want to do because of the interest. I could have just done it myself and it wouldnt have taken that long. They told me the first nine months I would pay \$174 per month with part going toward paying for their services and the rest going toward my loans. They even give you a Public service loan forgiveness form. After that i would pay \$99 per month. i was so excited and happy that all that was going toward my loan and i was finally making a dent in it until i realized they were scam artists. I tried to get my money back on the basis they werent doing what they said they were gonna do, they wouldnt give it back. They even tried to tell me a lot of people found their services useful and would use them temporarily. That just doesnt make sense. Why would someone in extreme debt pay for services they can and need to get for free? Unless of course they are offering loan forgiveness as well. So wrong. I dont know if this makes any difference for the FTC to know, but AFBC did contact me about the lawsuit as well, but were still trying to get people to continue being their customer or to come back! So appalling! Thank you so much for helping us. i know you will do your best to get our money back. I wish our loan companies would also acknowledge what happened to a lot of their customers and at least pay them back half of any interest accrued because of unknowingly not paying them. i have payed at least \$6,000 to nelnet for the past 3 years ( I even paid a group off) and my balance has only gone down \$1000 because of interest. Thank you for your time.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1739	99035373	08/17/2018	AFBC	I was working at a charter school another teacher had joined AFBC student loan debt management. She received a check if I signed up because she refereed me. I signed up they said they would help with the paperwork to make my loans a 0.00 monthly payment while I completed 10 years of teaching service. Therefore I could qualify for the teacher forgiveness program. I asked numerous times if this would hurt my chances of getting my loans forgiven in 10 years. They assured me that they were changing my fafsa so I could pay 0.00a month because I made so little. My student loans were constantly in poor standing with past due notices. Every time I contacted AFBC company I was talked down and reassured it was a paperwork mistake that they would handle it. Later on I discovered because I didn't make payments for over a year in a half I was penalized for the teacher loan forgiveness so my years of service did not count when I was not making payments. My interest compounded so much I now have over 100,000 dollars in debt and I am public school teacher working in a title one school.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1740	99035375	08/17/2018	American Financial Benefits Center	A friend had told me about how this lady had helped her reduce her monthly student loan payment significantly and gave me her referral info cause she would get a referral bonus. i contacted [REDACTED], who confirmed what [REDACTED] had said and was told they would be submitting me for a income driven repayment plan. that they would get it all in order for me and after 10 years of qualifying payments my loans would be forgiven. after hearing about the program i was directed to another person who helped me sign my documnets, guiding me on what i was signing. i was under the impression that i was initially paying an increased fee for their help with filing all the paper work and that the normal monthly fee would change every year based on how much more or less i made and that montly dollar amount way my student loan payment. i never understood that i was just paying for their service. they also asked for access to my loans and never gave me the login info so their was no way for me to even see if payments were being made. they also never said any of the times that i called that we noticed you havent been making any qualified payments towards your loans. they always said, youve been making qualified payments with us. after hearing about the law suit i closed my account with them and that was the first time i had ever heard them say, we dont make your student loan payments, we would love to but cant. i also had to recover my login for my student loans with a specialist cause the username isn't even the standard one i would use nor where the answers to the secret questions the ones i use. if i was suppose to be paying my own loans why didnt the share that info with me when they created it giving me access. it was so long ago that i signed up that i dont remember what was said how but i know now i did not understand what i was signing up for. had i realized that i was paying for services and not my student loans i would of never signed up cause i have just lost money on their "services" and incurred interest on my loans. if it wasnt for this law suit i would still be with them thinking they were paying my loans for me

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1741	99035433	08/17/2018	AFBC	I was a client of AFBC for 23 months. I paid an intitial fee of approximately 200.00. I then paid 99.00 a month to have paperwork filed for an IBR and for the company to maintain my IBR. In July of 2017, I learned that the compnay had failed to process the tax information to FedLoan which resulted in my student loan falling out of IBR status and advesely affecting my credit. At the time I was attempting to purchase a house. Due to the student loan payment on my creidt report, I was uanble to secure a loan. At that time I contacted AFBC to find out why they had failed to complete the necessary paperwork. They claimed that they had contacted me via email for that information. An eamil I never recevied. They never attempted to conatct me in any other form At that point I relieved them of their services and filed my own IBR. During the time I was with AFBC my IBR did not requrie a payment. However, I was told by AFBC that my monty payment would go towards any payment required by FedLoan. I have received both an email and a hrd copy of AFBC's response to this lawsuit and find it disgusting that they are attempting to exploit their customers into believing that they provided a service that was honest and ethical.
1742	99035645	08/17/2018	Ameritech	They constintly called and emailed for more money.
1743	99035661	08/17/2018	Ameritech financial	They lied to me i checked my credit score and it is not going down AS THEY PROMISED over the phone and over email. In fact they are taking my money and not putting it to any of my loans. I asked them repeatedly and was ASSURED both over email and phone that that was a mistake and it was going to paying them off. I have been scammed by them
1744	99035662	08/17/2018	Ameritech Financial	May of 2016 I had received a postcard in the mail from Ameritech Financial saying student loan forgiveness, and there was a number to call, since I was struggling to pay my student loans, I thought I would give it a try. I called and talked to a representative named Jennifer and she explained that I could be done with my loans in 10yrs if I paid Ameritech to do all my paperwork and get me signed up in a forgiveness program,she said I would have to pay a fee of \$189 for 12 months and that it would go down to \$99 a month the rest of the 9yrs, she said I would be on a income based plan and my payments would be lowered and after the 10yrs I would be released from paying the loans. I have been basically paying \$3000 over the last two years to these people to just send my paperwork to Nelnet and my interest is going up every month and the loan principal never has never gone down. This has hurt my credit score tremendously and all I was trying to do was work to get my debt paid. I finally cancelled my account with Ameritech Financial last month because I couldn't afford it anymore after all these years. I really would like my money back if not all at least a portion. It was truly the biggest mistake of my life.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1745	97365106	08/17/2018	Ameritech Financial	Consumer was involved with Ameritech Financial, consumer contacted them since she received corresponding in the mail from them. Consumer started a process with them and submitted all her forms which were supposed to go to Great Lakes which is her servicer for a loan forgiveness plan. Consumer contacted Great Lakes and they let her know they hadn't received any money towards her loans. UPDATE: 08/17/2018 Consumer called back to see if we needed anything from her. [REDACTED]
1746	99035854	08/18/2018	Ameritech financial	foregiveness program. It took more than two hours over the phone to discuss the program and give them the info they needed to enroll me. The entire enrollment process took more than 2 months and I believe it is still going (today is 8/18/18). It appears that the program was not explained to me correctly. I was under the impression that Ameritech was or had a student loan forgiveness program. I didn't know it was just a "middle man." At the time of my initial enrollment, I did not know that my monthly payments were directly to Ameritech and it was not explained to me that the monthly amount quoted could actually be higher if it needed to include an additional amount to be paid to my actual loan servicer. I was given an amount (\$287 per month) for five months then a second amount (\$119) for the remaining months of the 300 months of payments in the program. I was told the \$119 would not change unless there was a significant change in my income. I was never told that my payments were going to Ameritech and not my loan. I was under the impression that these amounts were being paid directly to my loans. I was told that the amount quoted would be my monthly payments until the annual account review, at which time it could change if there was a significant change in my income. I learned just 2 weeks ago when I called Ameritech to inquire about an e-mail I received from Nelnet regarding my consolidated student loans, that my monthly payments were \$287 for the first five months (to date, I have made 2 of these payments and a 3rd payment will be taken as an automatic payment on 8/22/18) and \$99 (lower than the initial amount quoted to me when I first enrolled) for the remaining months of the 300 month program. I was told the monthly \$99 was locked in for a year. This is when I finally learned that these monthly payments were going to Ameritech for their service and that nothing was being paid towards my student loan debt. Had I known this, I most certainly would not have enrolled. This has been a very confusing, overwhelming, and stressful process in which has left me with more questions and financial burden than before I ever enrolled. I would not have enrolled with Ameritech had I known the true nature of the program/company. I don't understand the purpose in enrolling in such a program if no money was being paid towards my student loan debt. I am very confused and need guidance on how to proceed. I honestly don't know what I have gotten myself into and am concerned about my debt and the lack of transparency of this company.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1747	99035921	08/18/2018	Ameritech Financial	I was contacted by Ameritech in 2015. They said they could offer me a student loan forgiveness plan. If I paid in 200 a month for some months on time then my payment would be reduced to 100 a month for a few years and then my loan would be forgiven. I was made to believe that this money was going towards my student loan. I paid ontime for 3 yrs. I was suspicious imediately after signing up with them when i recieved a statement from my loan servicer saying that i owed \$0 that month. I called ameritech and they told me that was normal that they were a seperate party taking over my loan. After 3yrs I came across an article online about these types of scams. Ameritech had not paid one cent towards my student loan. They simply put my student loans in forbearance each year and pocketed the cash. I am perfectly capable of putting my loans in forbearance myself if that is what I wanted to do, for free. Ameritech financial stole my money and caused me to be in even worse debt. They are preying on people that are already struggling to pay back their debts. I would like a refund from Ameritech for every dime that I paid them.
1748	99043915	08/18/2018	Ameritech Financial	On 12/30/15 when I first contacted the company because of a letter I've received in the mail stating 'Student Loan Payment Reduction & Forgiveness', the rep name Aryan Carrafa have advised me that while I'm enrolled in this program, I will pay \$299/month for the 1st 5 months, then my payment to the company will be \$152.94 starting the 6th month until 240months (20years), which then my student loans (not the private loans) will be forgiven. Aryan have also advised that the payment of \$152.94 to the company will take care of my loans therefore I won't need to make payment to Navient, except for my private loans only, which it doesn't seem that way. I'm not sure if this program that I'm in is the same as what Aryan have advised me of because the payments that I'm making to the company and to Navient it's not what Aryan have originally advised me it will be. So I've reached out to the company for clarification on 7/3/17, which I was then explained that the payment of \$99/mon to AFBC was only the service they provide to assist in enrolling/renewal of repayment plan with Navient, such as paying H&R Block for assisting with tax filing.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1749	99043987	08/18/2018	AFBC Financial Center	I was contacted through the mail about 8 months or so after I graduated from college with a promise to help consolidate and eventually forgive student loans. They told be the program I would be enrolling in would be \$150.00 for the first 12 -14 months and then \$99.00 for potentially 2 years. I was told that after this allotted time I would be eligible for loan forgiveness. I assumed they were helping to pay down my loan since no Fed loan or other services contacted me about not getting payments. I feel they took advantage of my naivety of the system and conned me out of money I really needed. I literally remember saying to the representative that it all sounded too good to be true, to be free of loan debt in under 5 years, and he assured me they would be able to do this for me. I called them after receiving this letter and they refused to give refunds.
1750	99044060	08/18/2018	AFBC	I have moved since I stopped my automatic withdrawals. But I have paid \$100 a month since December-2015 or January-2016 then after 2yrs or so I called them and lowered the monthly payments to \$50 a month for over 6 months just to find out they lied to me about helping with my student loans so I called them a month ago to cancel it altogether. They promised me my loans would be cut in half and all the while my loans are steadily increasing.
1751	99044360	08/18/2018	Ameritech	I have paid this company 50 dollars until I realized that my debt was increasing because of the deferments that they were doing. Immediately cancelled the service and went back to normal payments. It was really a bad experience and they were not giving all downsizes of their service upfront. When I was confronting them about that my actual job was not federal and at that at the time of forgiveness I was not going to have anything they said that I qualified under the federal program, just needed to wait 10 more years paying the monthly fee.
1752	99044361	08/18/2018	American Financial Benefits Center	The company by the name of American Financial Benefits Center, reach out to me by phone and claiming they can lower my student loans. I recently got a email saying that this is not true. I invested over 1000.00 into this company, to help towards my goals and process in life, and this company is not using my money or my investments towards that. Which this causes a ripple effect in my financial status, not to mention, I'm married with kids, trying to make it from check to check. I respect the company's that out here really trying make human society, a better living for man-kind, but when companies take advantage of hard earn money then, there needs to be justice and compensation for that, because for some people and families it will take years to recover from money they lost.TOPIC:Referrals

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1753	99044571	08/18/2018	Ameritech Financial	I saw a link on Facebook saying they could consolidate my student loan debt. I gave them my contact number and they called me shortly thereafter. I gave them all my account information and my checking information. I did not send anything in, although they asked for a voided check to be faxed in. I closed my checking account and they called me numerous times after "not receiving payment." I had to change all my login information for online accounts too. They sent me two letters saying I needed to pay as well. I disregarded them and the calls were blocked. Needless to say this was annoying and quite the ordeal. I'm glad it's over.
1754	99044574	08/18/2018	AFBC - American Financial Benefits Center	I received a letter from the FTC informing me that this (AFBC) company that I paid an account setup fee and monthly payments to for my Student Loans has collected said money and never applied any of that money to my Student Loans. They cold called me and I was drowning in Student Loan debt and offered, what I thought, was a solution. There was a \$900 (estimated) set up fee and monthly payments of \$99.00. I was with them for over two years. When I started paying my Student Loans directly to the applicable Nelnet website, I noticed that my balance was not lower and I could not find any record of payments for the time I was with AFBC. I hope that I may be able to get my money back. I feel so foolish. I estimate they collected around \$3,500 from me over that period. They last debited my checking account on 10/23/2017 for \$99.00.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1755	99071399	08/18/2018	Ameritech Financial Ameritech Financial CUNY Brooklyn College	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: I agreed and did pay \$189.00 Monthly to a company named Ameritech Financial who told me they dealt directly with who held my student loan at the time. Over a period of time my loan was bought and sold a few times and I had a hard time keeping track of the company who had it, the balance and other things. I noticed every time my loan was moved Ameritech would contact me an RE-establish a commitment for me to pay them an amount of money based on my monthly loan charges. They convinced me that they would get the loan company to lower the monthly rate and that they would make the payment on my account through their services. I checked my credit recently and see that I had negative activity on my account multiple times with the same vendor. I contacted the vendor who was the owner of the loan (whos name I cant remember at this time) and was told my account was not current/up to date and that AMERITECH had not been making any payments on my student loan Account for as long as i Have been paying them. The company told me that Ameritech's brand/style of business is to purposely let the account become delinquent. I then cancelled all electronic automatic debits that I agreed to let them take from my account monthly. --- Have contacted: CC Issuer --- Fair Resolution: A refund would be ideal as well as an apology. They are in the business of swindling people for their hard earned money and the double damage comes from them destroying your credit in the process. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1756	99044772	08/19/2018	Ameritech Financial	Good Afternoon, I was contacted by Ameritech back in the fall of 2016 in regards to helping refinance my student loans and lower the amount that I was paying each month. They claimed they could drop my monthly payments from 350 to 100 each month! I provided the nessecary information to Erik Nordstrom at Ameritech who signed me up to start paying Ameritech and not have to pay my student loans. After paying Ameritech for 9 months, my student loans had reflected they never received payments against my loans. I had four FedLoans taken out for college and each one of these reported 9 missed payments (36 missed payments total) this has completely destroyed my credit as my payment history reflects an 86%. I had been making payments on my fedloans with no issues before and after working with Ameritech however I believe their scamming nature has ruined my credit for the foreseeable future. I'm currently 27 where i'm looking to make a lot of big financial decisions based upon my credit score however working with Ameritech has negatively affected the opportunities available to me. I would love to be able to repair my credit due the scamming nature of Ameritech. The representative received all my login access to review my loans however in doing so turned off or redirected all notifications sent from Fedloans.com to be directed to Ameritech so even if my loans were emailing me to tell me of any missed payments these were not received on my end. I would really like to be able to reconcile my credit as I would have continued to make payments towards my fedloans if Ameritech had never showed up. I was extremely disapointed by this company and now hearing they are being sued by the FTC I would love to see a resolution come from this. I do believe I was completely taken advantage of through their practices and as i've stated this has left me in a horrible credit situation. Anything that can be done to fix this I would greatly apprecaite. Please let me know if you need any additional information from my end!
1757	99050053	08/19/2018	American Financial Benefits Center	The American Financial Benefits Center contacted me several years ago about reducing my student loan debt. I had recently graduated from Florida State University and had taken out a substantial amount of federal student loans, so the timing was something that in hindsight seemed suspicious. The company offered to reduce my loan payments to \$99.00 per month with the promise that the money would not only go toward paying off my student loan debt, but that it would markedly reduce the amount owed from roughly \$60,000 to \$10,000. After several years of being a customer and making regular payments, I learned that they were the subject of a lawsuit from the FTC and that the funds paid to the company were not actually going toward paying off my student loans. Because of this, I am nervous about how this will affect my student loans, my credit, and my ability to be compensated for the thousands of dollars I had paid to AFBC under the false pretense that I would be able to pay off my student loan debt.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1758	99050131	08/19/2018	American financial Benefits Center	I received something in the mail from this company. I reached out to them needing help with my student loan debt, they have been taking money out of my account since 2015. I thought they were taking care of my student debt issues
1759	99050203	08/19/2018	Ameritech National Student Loan	I received a post card (second notice) informing an offer to reduce student loan payments; eventually qualifying for a forgiveness status. The reduction was significant. The offer required my checking acct. as a certain amount will be deducted monthly this fee would go toward the forgiveness status. In addition to this I was required to pay a monthly amount that would apply to my student loan balances. Ameritech recently beginning having problems with their website, making it difficult to make payments or announcing downtime as they were updating the system. However, it always happen during the time my payment was due; thereby causing a delinquency. Words from the post card: "this program can immediately assist you in potentially saving thousands on your student loan. With the implementation of the Health Care & Education Affordability Reconciliation Act of 2010 the US Department of Education has adjusted their re-payment policies. You may now be eligible for: 0/month Monthly Student Loan Payment, No minimum income requirement or credit check, Loan Forgiveness Programs, No impact on credit rating or score, and No program payment for up to 90 days." Today, I have learned that all the payments made are not posted as payment toward my loan. I no longer understand the purpose of direct fees removed from my checking account, yet when I made payment via phone because their system was down again using the same acct to post a payment, they communicated a message that my financial institutiuon reversed the payment as the acct# was inaccurate. This was a red flag (just 5 days ago). I am infuriated. So many of us worked very hard in our studies and job trying to excel and do the right thing, this is so unfair. What am I to do now. This goes back for me since 2011 upon graduation. From the beginning I made payments over 300/mo, then it was reduced to 200/mo, then 0/mo.for a certain amount of time. I always paid the 108 automated deduction. Please advise. Thank you. [REDACTED]
1760	99050331	08/19/2018	Ameritech	They fooled me to believe that they were collecting my money towards a repayment option for my student loans. They took a total of \$3200 over the last two years. As soon as I realized that they were a scam, I contacted my bank but my bank can't reverse the payments.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1761	99043936	08/20/2018	AFBC	I received information about getting help on finding an affordable repayment plan for my student loan. I didn't realize that they weren't doing what they said, but each month for two years I paid \$99.00 up until this month. They lowered the fee to \$49.00 because my work life had changed. I didn't realize that things were wrong until I also received the notice of the lawsuit. I contacted my federal loan services and was told that no money had been paid towards my loan, as well as they used up my three years forbearance that now I no longer have that option. But every month for two years they consistently took out \$99.00 which sometimes would put me in a bad situation with my bank. I am not a happy camper in this situation, and knowing what I now know I hope to get all monies returned to me. UPDATE: 8/20/18 Consumer making sure her complaint was secured. [REDACTED]
1762	99050287	08/20/2018	Ameritech Financial	I was contacted with the promise of having my student loan debt forgiven. They told me that based on the information I have provided their company was able to qualify me for one or more student loans, through the Department of Education. They told me that as an employee of one of the largest HMO's, I would qualify for a public server. Therefore I would qualify for the forgiveness program offered by the department of education. I was told that after 3 years of paying them, my loan would be forgiven. They told me they would be in contact with Mohela (Student loan org) on going through accessing my student loan within the loan data system and work with their system and agreement to qualify me for one of the forgiveness programs. I just found out they have been only paying the lowest amount to Mohela, which further has placed me in further debt. Not only that, AmeriTech representatives were not truthful regarding my qualification for forgiveness. I found out this is not true. I have been paying in a monthly basis the first year close to \$260.00 and only \$100 was towards my debt which didn't even cover the interest fee. I understand there is a lawsuit against this company and their representatives and I wish to be part of this. UPDATE: 08/20/2018 Consumer called to add information [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1763	99050435	08/20/2018	Ameritech Financial	I was referred to this company via my work manager who is also a Social Worker and has significant loans to repay. Martha worked with me to sign my up for the program. At no time did she tell me that I could do this program for free through my loan services. I now have been made aware after speaking with my loan services FEDLoans that Ameritech has not even provided the information to them from my employer that I work for a non for profit. I have not been in the program with my loan servicer at all. Ameritech charges me \$99 per month and I am not in the 10 year forgiveness program. I am a single parent, social worker. I work for a non for profit and have 3 children still at home. I needed this program as I will never be able to pay my loans in full. I believe that I should be able to get my money back from them as they are not providing the information to my loan servicer. Martha Boarders the "account specialists", no longer works there. This is a scam to manipulate those that have high student loan debt and believe that this will help them pay back what we owe. Thank you for your consideration in addressing this matter.
1764	99050455	08/20/2018	Ameritech Financial	I was contacted by Ameritech Financial offering to help with my Federal student loans in June 2016. I was informed I would have to pay an upfront fee for their service then payments of \$99.00 a month would go toward my student loans. I was unaware these payments were not being submitted to my student loans until I received the notice from the FTC notifying me of Ameritech's unlawful practices. After receiving the notice, I tried to contact Ameritech Financial several times by email and phone when I finally put a stop payment through my bank. I finally was able to speak with a representative from Ameritech Financial, Brian, on 7/26/18 @ 12:44 p.m., whom informed me I could not get a refund due to I signed a contract and I should know the case with FTC was still in the courts. My account was finally closed but unable to receive a refund for my payment since 8/25/2016 through 6/2018.
1765	99050485	08/20/2018	Ameritech Financial	Consumer received a letter concerning Ameritech Financial settlement. Consumer reports that she was promised to consolidate her loan paying off her student loan. Consumer has become aware that payments made to Ameritech Financial have not been going towards her loan. Consumer was also asked to lie regarding her income. Consumer reports that originally received a letter from them offering their service which she responded to. Consumer has paid \$99/month debited from her account for about 1 Years. Consumer states that she had cancelled a while back.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1766	99050522	08/20/2018	American Financial Benefits Center	I contacted AFBC in November 2014 to help manage my student loan debt after seeing their advertisement. I had to pay them an initial fee of \$1895 and have been paying \$50 per month to AFBC since then. I was under the impression that the \$50 per month payments I've been making to them over the past four years was going toward my student loan debt. Due to the recent lawsuit I just received notice of, I have realized the payments were not going to my student loan debt at all and instead, the payments were going to AFBC for completing paperwork for me that I could be doing myself. I will be canceling my services with AFBC immediately, as I have wasted enough time and money with this company. I feel this company has been very misleading.
1767	99050559	08/20/2018	Ameritech	Consumer states Ameritech offered to consolidate her loans for a fee. Consumer paid, and wants to know what she can do, since she found out it was a fraud.
1768	99050657	08/20/2018	Ameritech Financial	AMERITECH COMPLAINTS: The consumer rcv'd the Ameritech letter from the FTC. The consumer filed a complaint against Ameritech Financial, because they didn't apply payments to the consumer student loan.
1769	99050978	08/20/2018	American Financial Benefits Center (AFBC)	I'm [REDACTED] and in December 2015, I was referred to American Financial Benefits Center in order to join their program to pay off my student loan debt at a discounted rate. The AFBC Representative who I spoke with, in December 2015, told me that I had to pay \$100 to sign-up for the program and agree to have \$99 drafted out of my account monthly. I was told that since I am a counselor at a state community college, I qualify for the Public Service Loan Forgiveness Program and my payments count towards the 120 consecutive payments required. THAT WAS A COMPLETE LIE! The \$99 payments have been drafted out of my account for almost three years and I'm disgusted that NONE of my money has been going to the Public Service Forgiveness Program and pay off my loans!!! Right now, August 2018, AFBC owes me AT LEAST \$3,268.00 and I want EVERY PENNY BACK! I thought I was doing the right thing with joining this company. I don't make a lot of money and my student loan payments were getting extremely expensive. I feel victimized by them and the whole "student loan process." I'm trying to better my life and better my community with counseling students, and here I am getting ripped off! I WANT MY MONEY BACK PLUS DAMAGES. I could write more and say much more so please feel free to contact me at [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1770	99063032	08/20/2018	Ameritech	Consumer is calling regarding FTC v. Ameritech, stating he first heard of them when they contacted him through a phone call offering him their services to pay off his Student Loans, which Consumer accepted and was sent files for Him to fill out and send back. Consumer states he has already cancelled services right away and he does not remember how much he paid them. 08/20/2018 UPDATE: Consumer is calling to report that he did pay them \$281, consumer also provided names of the people he spoke to. Consumer states he did call them and asked for a refund and they told him they would refund him \$173. [REDACTED]
1771	99063443	08/20/2018	Ameritech financial	Ameritech called me and told me that they were a loan forgiveness/refinancing company. They told my dad (who I brought into the call to help me determine the truth of their statements) and me that they would refinance my loan and enroll me in any forgiveness programs that applied to me. I researched their company on the internet and found several positive blog reviews saying they had worked with Ameritech and it was not a scam and were the only trustworthy company they had found on the market. This inclined me to be more trusting of them. After we told them how much I owed and what my monthly payment was (\$280 at the time) they told us their program would reduce our overall loan by about \$18K through a combination of forgiveness and refinancing, and that it would also reduce our monthly payments. For the first year they told us to pay \$200/month, stating that \$100 of that would go toward our student loan payment and the other \$100 would go to them to pay for their fee for the services. They told us that after the first year our payments would drop to \$100 because the fee for their services would be fully paid by then and they would just be paying the \$100/month to our student loans on our behalf. They told us that Nelnet would still be in charge of my loan and they would be paying Nelnet for us, which is why they asked for my Nelnet information. Several months into the program I looked on Nelnet and discovered my payment history said no payments had been made. When I called Ameritech about this they said that Nelnet might not be reflecting it but that I was still up to date on my payments and not to worry. About a year and a half after that I called them again about the same concern and found out that my monthly payments were zero and the \$100/month I was still paying them wasn't going to pay my student loans, and hadn't been. I pulled out of their program immediately and kept myself enrolled in the same monthly repayment plan for free (an option they of course never informed me of) but my loan is now higher than it was when I first started all of this because the interest has been accruing this whole time and no payments have been made.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1772	99063484	08/20/2018	Ameritech Financial/AFBC	I was first recommended to look into the AFBC services at my parents' request, quite some time ago, so I'm not entirely sure whether my first contact was by email or phone call. I cannot remember precisely when I started using their services (I was under the belief they were a liaison in my student loan payments), but it was well over 3 years ago. I'd estimate late 2014 or early 2015. I could look into this further, as needed. I did check with my bank to see if I could pull up payments that I've been making, but I can only go back to February of 2017 without paying fees to see further back. Also, I marked "unknown" to how I make payments, because if you look at my statements (can be provided, if needed), they appear either as direct withdrawals, or as checks ending in "0000." It's always for 99.00, so altogether I'm out somewhere between 4-5K. If you look into my account with them, it will show a different address than I've provided, as I've moved since setting up my payments. I am currently in MN, but was previously residing in NE. My preferred mode of communication is email, and I'm free most times of day. Please let me know if you need anything further or have any questions.
1773	99063564	08/20/2018	Ameritech	Consumer received a letter from Ameritech Financial offering to reduce her student loan debt. Consumer was asked to verify information regarding her student loans and bank account information to set up a payment plan. Consumer did comply.
1774	99063758	08/20/2018	Ameritech	Consumer is calling to report that he received a letter from FTC v Ameritech Financial. Consumer was with the company since 2015 and has paid \$3600.00.
1775	99075330	08/20/2018	Ameritech Financial Benefits Center	Afbc contacted me claiming they had a student loan forgivness program that I qualify for. The first month I would have to pay \$350.00 then make eight payments of \$200.00 after that my payments dropped to \$99.00. They told me that eventually my payments would drop more slowing going to \$0 and after two-hundred payments the state would step in and forgive the remaining balance. Every year they had me fill out a IBR form and a Forbearnce request which they told me was just to help stop the Navient, my student loan company, from collecting seperately since they were submitting my payments. I signed up in 2015 and have never missed a payment, totalling in \$5400.00, none of which I was able to claim on my taxes. I was never told that I was a member and could use any of their other services, or that the first payment was larger because of an enrollment fee. The only thing they told me was that all my payments went directly to my principal balance on my student loans and eventually they would be forgiven and I would no longer have to pay on them.
1776	99075433	08/20/2018	Ameritech Financial	Consumer received a letter from FTC stating that Ameritech Financial dealt fraudulently with her. Consumer wanted to make a complaint.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1777	99075559	08/20/2018	American Financial Benefits Center	I received a notice of the lawsuit the FTC currently has against the AFBC and had a similar experience to the claims. ABFC made it sound like my loan company and the state would not help me in any capacity. When I inquired from the mail they sent that promised student loan relief, they were difficult to find information online and there was not much about them. Today I found out they have not sent the Public Service Loan Forgiveness (PSLF) form in that AFBC had me fill out last year and the previous year after talking to my student loan servicer so I am not enrolled in the program they told me I was (that I filled out the paperwork for). I called to find out how many qualifying payments I have made. I signed up with AFBC thinking that they would help me with managing debit, but have only taken money and given me misinformation. After I read the claims, I found out that the "membership" offers any other resources. They have been charging me monthly 50 dollars or so to "handle the account and documents." I tried to cancel my services with them in June of this year, thinking I could use that money to pay off my loans and the manager I talked to told me that "they always get the best results on income based plans" and bullied me into staying with the payments. The company has made multiple mistakes with my paperwork, but I thought it was the only option out there. I filled a complaint last year with the BBC against them, they called trying to explain that they weren't scamming people and gave me a fraction of my money back for their mistake. I should have quit while I was ahead, I just called customer service to cancel my "membership" with them and got told they would have someone call me back about my inquiry.
1778	99075608	08/20/2018	AMERITECH Financial	I was told that the money that I sent to them was to reduce the payments of my student loan and that the money that I sent in went towards my student loan. TOPIC:Referrals
1779	99075880	08/20/2018	American Financial Benefits Center	A friend recommended AFBC to reduce student loan payments. I called and my payments were approximately \$99, which was a drastic reduction. After one year, they had to "check my qualifications" again. Of course I didn't meet their qualifications, and my payment was going to be outrageous. The money that I paid to them did not count towards my balance.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1780	99076058	08/20/2018	Ameritech	About a year ago, I received a card in the mail for student loan debt forgiveness and to contact the company AmeriTech. They had stated to me that after paying 850 dollars for their services that they could reduce the charge to my student loan payments monthly and that they would make the payment on my behalf for an income driven program. After paying 235 dollars a month 6 months straight it finally went down to the 99 dollars I was promised. I was told from that point forward as long as I make the payments that my loans would be paid. I started noticing no reduction in the loans and I thought that was normal due to interest and a low payment. I contacted AmeriTech today August 20th of 2018 after receiving an email from both AmeriTech and the FTC in regards to this matter. I was told that the 99 dollars was for services and that it shows payments for a loan where eventually it would lead to loan forgiveness. I so far have lost over 2238 dollars to this company and not a single payment has gone towards my loans.
1781	99091476	08/20/2018	Ameritech	Consumer reports her son received a call from someone with Ameritech offering student loan forgiveness, and has been paying them \$99 per month for 2 yrs
1782	99091658	08/20/2018	Ameritech	Consumer state he received an email from the FTC and from Ameritech regarding the lawsuit. Consumer states he had been paying Ameritech for help with his student loans.
1783	99091828	08/20/2018	Ameritech	Consumer states that she received a letter from the FTC stating to be suing Ameritech due to deceptive practices, consumer states she was offered assistance with reducing her student loan from Ameritech. Consumer states that she was told if she paid \$209.60 a month, they were able to forgive her loan. Consumer called Ameritech for her refund Ameritech stated they cannot refund her the money due to her using there services.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1784	99091908	08/20/2018	Ameritech	I cannot remember all the details but I got looped in on their bogus offer of drastically reducing my student loan payment and after 3 I was going to have it paid off. The guy I talked with was very persuasive. Three months later I found out that no payment was made to my student loan, so I contacted them immediately and was extremely upset. I spoke with a woman who didn't seem to interested in my story, telling me that is not what their business does (pay \$ to student loans) and that she would have to listen to the conversation, bcause they are all recorded, to verify whether I was told that payments would go to my student loan. I told her to go ahead and listen because that is exactly what I was lead to believe on several occasions by what he had told me and if I did not get my money back that they had already taken I would be contacting the BBB. She then sounded a little concerned that I might do that, she put me on a brief hold. When she came back she said that my money would be refunded in full and asked me this question "so there is no need to contact the BBB now right?" I remember that distinctively because I remember thinking that proves to me they are not reputable. I have no dout at all that they lie and mislead people to believe that our student loans would be reduced through their services. They tried to rip me off as I am sure they did others. Go get em, I hate people that do that to others, those who work hard for thier money and trying to get out of debt.
1785	99091942	08/20/2018	AFBC	I think I been in the program for 2.5 to 3 years. I was under the impression tht i was in an income base payment plan to pay back my student loan. I was told after a certa8n amount of years that i stay in the program my student loan debt would be paid off. I can recall me calling them asking them what was my balance on my students loans after i was in the program for about a year they never would just say. They would say that my loans was in good standards and i didnt have to worry about anything.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1786	99105991	08/20/2018	American Financial Benefits Center	In late 2015, I was contacted by American Financial Benefits Center (AFBC) as a possible option to help manage my overwhelming student loan payments to Fedloan, at the time totaling upwards of \$480 a month. As a recent graduate, I was unable to maintain making these payments every month and was looking for a more manageable plan. AFBC presented themselves as a reliable and verified option to help manage deference and eventually make small payments towards my student loans until loan forgiveness was possible. I was under the assumption, as per their word, that these payments would be made to my loans after an initial \$399 payment. Then my monthly \$99 payments would be made to my loans. This however, never happened. They have at this stage collected over \$3,400 from me and not made a single payment towards my student loans, which have now incurred almost \$15k in interest and i am no closer to student loan forgiveness. I know there is a current Lawsuit out on the company for these exact claims and false promises and I wanted to now add my name to those harmed by these malicious and predatory actions.
1787	99105997	08/20/2018	Ameritech	AMWEITECH CONTACTED ME AND I WAS WITH ANOTHER COMPANY WHICH ALSO RIP ME OFF CALL FEDLOAN SERVICES AMERITECH TOOK OVER MY LOAN CHARGED ME 275.00 FOR 8 MONTHS THENCHARGED ME 99.00 AFTER WARDS. I CONTACTED THEM BEFORE I RECEIVED YOUR EMAIL COMPLAING ABOUT THE 99.00 AND THEN REDUCED IT TO 40.00 A MONTH. AS RESULT OF PAYING THIS HIGHT RATE I HAD TO DEFER MY LOAN CAUSE I CAN NOT PAY THEM N PAY MY LOAN. I FEEL BETRAYED LIED TOO AND TAKEN ADVANTAG OF PLEASE HELP
1788	99106185	08/20/2018	American Financial Benefits Center	A co-worker referred me to the AFBC for assistance in reducing my monthly payment, as well as my loan term. I contacted the person with AFBC that was working with my co-worker. Over a year had gone by, they had put my loan in forbearance, changed my account information, was constantly asking for updated personal information, but nothing was being done to assist me in my loans as they said they would. After over a year of excuses and nothing be done, I finally refinanced my loans, but had accrued an astronomical amount of interest thanks to the AFBC.
1789	99106414	08/20/2018	Ameritech	The consumer received notice from the FTC via mail about the action with Ameritech. She states the company was still taking money until this week and now she will call to have it cancelled. Her payments are 99.00 per month for over a year.
1790	99106432	08/20/2018	Ameritech Financial	Consumer is calling on regards to a email received by the FTC about Ameritech Financial. Consumer reports that Ameritech Financial have promised to enroll consumer into a government program that they claimed would permanently lower monthly student loan payments for a loan forgiveness. Consumer reports that she was paying them \$100 a year and set up be deducted each month.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1791	99106952	08/20/2018	Ameritech Financial	i contacted this company so that I could consolidate my student loans. The representative from Ameritech told me that my student loans which totalled approximately \$32,000 would total \$63,500 if I kept paying on them or getting the loans deferred. Instead, if I enrolled in the Ameritech program, I only would pay \$29,589 for a savings of \$33,711. I paid \$128.00 a month. I starting emails from my loan servicer that my login name was being changed and none of the money that was being deducted from my automatic draft bank account was being applied to my loan. I called Ameritech and questioned them about this, and they told me "oh well the balance in your Ameritech account has to build up before we apply it to your student loans." I said how long does that take and they said "oh well you know". Not giving me a direct answer. After I received your letter I called Ameritech asking for a refund and was told your not getting a refund because you paid for a membership for discounts on services such as shopping, etc. Nothing in my agreement documents state anything about a membership. Please include me in your lawsuit and help me get my funds back. Thank you so much!
1792	99106974	08/20/2018	Ameritech Financial	I was contacted by Ameritech Financial in August of 2017, by one of the company's representative (Katherine Allen). Throughout the conversation, Katherine notify me that her company works closely with student loan companies in an attempt to help individuals lower their student loan rate. She also mentioned that I am qualify for loan forgiveness under the teacher loan forgiveness program. She further states that as a result of Ameritech having a relationship with these programs they are able to negotiate and provide me with a low/discounted payment option. I was told that the payment needs to be made on a monthly basis through their payment center RAM, I have made payment 10 consistent payments only to be notified in July by FTC that the payments were not going towards my loans. I contacted Ameritech and I was consistently getting the running around, and they deny the claims when I ask them about the pending case they currently have. When I requested a refund, they refuse to issue a refund. I had to contact my financial institution to block all future payments to them. This is unbelievable, the interest on my loans have increase and now I have to pay a ridiculous amount of money to my loan servicer. Ameritech needs to be held accountable for their actions.
1793	99112257	08/20/2018	Ameritech	Consumer is calling to report that she received a letter from Ameritech offering their service to consolidate her student loans. Consumer contacted the company and set up payment plans. Consumer has paid \$2400.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1794	99012697	08/21/2018	American Financial Benefits Center	Consumer is calling saying she had received a notice about American Benefits Center. Consumer says she had made payments to them so they can help get her student loans down to zero. Consumer says they had all her information because she did provide to them. Consumer says she had paid around 2000 dollars in total. UPDATE 8.21.18: Consumer now has a list of all the dates that she made those \$200 transactions: 4/3/15, 5/4/15, 6/2/15, 7/3/15, 8/4/15, 9/2/15. CEO's name given. [REDACTED]
1795	99113069	08/21/2018	AFBC	I was led to believe that by filing with this agency they would help me with my student loans. I was told they would reduce my payment from close to \$500 to only \$100 a month. I was never told that the money deducted from my account every month was going directly to them and none of it went to my loans. I was also told that this program was approved by the Department of Education as well as all of the government entities that work with student loan debt. It wasn't until I vefied with my lenders that nothing was going towards my debt and my debt was increasing due to the interest rates that were acruing taht I stopped the payments.
1796	99113226	08/21/2018	Ameritech	i was contacted by an Ameri Tech Rep regarding my student loans. They led me to believe that they could me provide me with relief from my student loans as they could provide me with a lower payment each month. I have been having \$99 automatically deducted from my check for rhe past 3 years with the understanding that these funds were being applied towards my student loans- not the case. i recently started receiving letters and emails regarding the alleged fraudulence activity on behalf of Ameri Tech. I have placed a stop payment request with my bank preventing any future deductions from my account. I dont know if I will be able to recoup my money, but i hope I will and this company does not need to be able to conduct buisness with anyone. Other-Other Update
1797	99115973	08/21/2018	Ameritech	I recievied notification about the ftc lawsuit against Ameritech and what they were doing, so i did what the paper said and called in to cancel my membership after learning i was being ripped off and they agreed to cancel membership but as soon as i mentioned getting my money refunded, they had an issue , basically tried arguing with me and tried to find any and everything to use against me to not refund me. By the end of the call i was in tears and upset with nothing resolved. The manager i spoke with then contacted me via email saying he heard of situation and wanted to resolve my issue, so i tried again, it was the same inconsiderate man who brought me to tears days before, i was only able to cancel membership with none of my money returned to me.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1798	99116403	08/21/2018	American Financial Benefits Center (AFBC)	help with loan subsidization and payment assistance. I called and spoke with representative Paul Vogelsang. He explained to me that by paying a monthly fee to AFBC for 10 years (\$99 per month) my loans would be forgiven, because AFBC would take over paying my loans for me. This would mean that I would save over \$35,000 on my college loan. He explained to me that I would no longer need to make any payments on my Great Lakes student account loan for the remainder of my borrowing period, because AFBC would be handling it entirely. I signed up immediately and my payments for the first 6 months were \$219 (the extra \$120, Paul explained, was to cover the fee for using their services). I paid \$219 per month from June 2015 to December 2015, and \$99 per month from January 2016 - July 2018. AFBC would also periodically charge me additional fees throughout the year, "to file additional paperwork", according to them. Finally, in late July 2018, I received an email from Great Lakes saying that my loan forbearance was ending and that I needed to begin making regular monthly payments again. I was very confused by this, as AFBC was supposed to be making payments for me, I thought. I opened my great lakes account and called to speak to a representative. I found out that AFBC had not made a single payment towards my loan during the entire time I was paying them. They essentially put my loan on forbearance, which caused more interest to accrue over the 3 years I was not paying down my college loans at all. Meanwhile, I was paying AFBC to do absolutely nothing at all, except put me further in debt. I called AFBC immediately to cancel my services with them and request to be refunded the \$4,500 they owed me, along with the balance for the interest I accrued on my loans over the past few years. They were unwilling to discuss with me and did not make any attempt to apologize or reimburse me for any of the money I had wasted. They cancelled my account promptly and hung up the phone with little dialogue. The customer service reps and "loan advisers" at AFBC are complete liars. While their website is relatively true to what they "do", it is stated in very misleading terms which can be deceitful to a new college graduate who is desperate to pay off insurmountable student loans. This company preys on inexperienced young adults and steals money for doing absolutely nothing. They should be responsible for paying back all of the money they stole and be held accountable for any interest or other fees that were compounded by each individual
1799	99116414	08/21/2018	Ameritech Financial	Consumer rcv'd a letter about FTC v. Ameritech Financial. Consumer has been paying Ameritech Financial every month to resolve their student loans, but Ameritech has not been fulfilling the terms of the contract. Consumer agreed to a contract of 10 months at \$88/month.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1800	99122941	08/21/2018	Ameritech	I received a mailer about school loan forgiveness. I read the mailer and it said to contact them so I called and spoke to a representative named Anthony. We talked for a long time going over my student loan debt and how they were gonna save me so much money and clearly stated that the \$82 a month payments were going to pay my student loan then it would be paid off by a certain date. He even had his supervisor, Michael, get on the phone with me to confirm. As months went on I was confused why I was being contacted by Nelnet. Apparently Nelnet was the student loan consolidation company that Ameritech sourced with and not only did I have a debt to Ameritech but now I still have the same student loan debt but with a different company. Nothing but lies from Ameritech. When I went to call Anthony for further assistance and this was only days later, he was not there. He gave me a specific extension and everything to reach out to him and it was a females voice mail, I left a message for Anthony to contact me and he never responded and I never heard from him again. The company never said that they were a third party putting people in touch with other loan companies to consolidate their student loan debt. Never expressed that whatsoever. The scripted sales pitch they used expressed that Ameritech was the student loan consolidation company and kept reiterating how much money that I would be saving and how I was going to be paid off in 5 years compared to 20 years with the other company. I want what I paid into this scheme back in my pocket. \$82 a month drawn from my bank account for 7 months! January of 2018 until July of 2018. I contacted them per notice from the FTC telling them to stop our contract and to stop taking funds from my account. They have ceased the withdrawal of funds from my bank account. Any questions, please feel free to contact me.
1801	99137634	08/21/2018	American Financial Benefits Center	Consumer rcv'd a letter about FTC v. AFBC. Consumer has been paying American Financial Benefits Center every month to resolve their student loans, but Ameritech has not been fulfilling the terms of the contract. Consumer agreed to a contract for an unknown length of time at \$305/mo.
1802	99137883	08/21/2018	Ameritech Financial	Consumer is calling to report that he received a letter in the mail from Ameritech Financial. Consumer indicate he has been a customer since 04/2018 and is paying \$173 month and payment was drafted out of his account.
1803	99138323	08/21/2018	Ameritech Financial	Ameritech Financial lead me to believe that my bank draft monthly was going toward my student loan. I send documents about my income and banking information to get into a reduce budget plan and then be eligible for loan forgiveness after the loan was paid down. Instead, I continuously received telephone calls from the Sallie Mae (student loan company) informing me that they were not receiving any payments from Ameritech. I started the bank draft in 06/09/2016 for the amount of 207.00 until 07/09/2017 of reoccurring payment of 99.00 until 11/30/2017 when I received another call from Sallie Mae. Then I stopped all payments.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1804	99138461	08/21/2018	Ameritech Financial	VMCB:18VA7293 Consumer left a voicemail in regards to receiving a letter concerning the FTC v. Ameritech Financial lawsuit. Consumer states that her student loans are currently in deferment and the consumer states that Ameritech is involved in her student loans. During the call back the consumer stated that she could not recall when she first came into contact or method of initial contact with Ameritech and could not provide a monetary amount that she has paid the company. Consumer was referred to follow the direction on the letter she received to secure her loan accts.
1805	99144008	08/21/2018	Ameritech Financial	Consumer is calling to report that she received a letter in the mail from Ameritech Financial. Consumer indicate she has been a customer since 2017 and is paying \$248 month and payment was drafted out of her account.
1806	99150158	08/21/2018	Ameritech	I received an email and a letter from you in regards to Ameritech. I joined this group several years ago because they said my payments were going towards my student loan and towards total forgiveness. Now I am reading that it was a complete waste of my money. If you can please keep me updated on any refunds we can get out of this that would be greatly appreciated. In the mean time I will get it cancelled. Thanks
1807	99150346	08/21/2018	American Financial Benefits Center	I was contacted by AFBC in 2015 telling me of an Obama program to help reduce my student loan debts, they stated that I needed to act fast because the program would not be in effect long. I signed up with their program and was encouraged to refer family and friends. They claimed that they would make payments on my behalf to reduce my loan and I would pay them a fee every month in return. In late 2016 I was notified by AFBC that I would have to make payments on the loan directly, which I found confusing because I was still being charged a fee. When I asked why I had to make payments on both my loan and still pay them a fee, that is when they informed me that the fee was only so they could process my paperwork on my behalf. After looking further into my student loan debt, I found that my debt balance wasn't decreasing but had actually increased by several thousand dollars since 2015. I cancelled my services with AFBC at the beginning of 2017.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1808	99150680	08/21/2018	American Financial Benefit Corp (AFBC)	A few years ago I was having some financial difficulties. I came across information from AFBC for reduced payments or pay nothing toward your student loans. I was skeptical initially and even asked to speak with a manager; however, he assured me that they were a BBB affiliate and that they can really help. I had several initial larger payments then reduced to 11 payments where it was then supposed to be zero dollar payments. My main concern was that I was already in a program working with the state for the loan forgiveness program and the manager swore that these payments would count, even the zero dollar payments, toward my qualifying payments for 10 years. I lost out on nearly 1 1/2 yrs of payments that I could have gone toward this program. This really aggravated me. I did make a complaint to the FTC about this. I was then told and did not know that the US Dept of Education handled what they were handling for free. I felt scammed. I suppose I was.
1809	99163754	08/22/2018	Ameritech Financial	Consumer received an email from Federal Trade Commission with Ameritech Financial. Consumer reported that he was having trouble making his student loan payments. Consumer received a letter from Ameritech Financial about services to help pay off his student loan. Consumer was told that he had to pay for the services. Consumer \$99 a month and consumer made the payments out of his checking account. Consumer said for the next 4 years the payments were staying the same. Consumer applied for a new job and his payments increased to \$152 a month. Consumer reported that they never paid off his student loans. Consumer found out by his loan service provider.
1810	99164124	08/22/2018	Ameritech Financial	Consumer reports they were contacted by Ameritech Financial offering a lower monthly student loan payment. Consumer reports they also offered student forgiveness. Consumer reports they have been taking their money and not putting it towards the loan. Consumer reports they are paying at a rate of \$99 a month.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1811	99204613	08/23/2018	Ameritech	they contacted me telling me i was supposed to be making payments in the amount of 173 a month for a year after a year it would drop to 99 a month and i had to pay 20 dollars to student loan and doing that after 25 years loan would be forgiven
1812	99210600	08/23/2018	American Financial Benefits Center	I was told if I made payments of \$199 each month for the next 10 years my student debt would then be paid off in full. They would apply my payments to them towards my debt. My first payment to them was by a credit card in December 2015 for \$199. After that they debited my bank account on 1/7/2016, 2/26/2016, 3/28/2016, 4/26/2016 and twice on 5/23/2016 for \$199 each time. When two exact payments for the same amount were taken out on 5/23/2016 I contacted my bank in an attempt to just eliminate one of those two payments. I was told to first contact AFBC and see if they would refund one of the payments. When talking with AFBC, I first became suspicious because they weren't willing to refund one of the two double charges and said it would be "credited" to the 120 total payments I had to make in order to have my student loan debt paid off in full. I told them that I could not afford for them to take out two payments ever in any month because my finances were that tight. They basically said sorry but it was a done deal which they could not reverse. I then later contacted the government and was told that none of my college loan debt had been paid down by them and that it was a scam. I immediately contacted my bank and placed a block on any further future automatic withdrawals by AFBC. I was never able to recover any of the \$1592 they scammed me out of. Unbelievably, they still have been trying by email and telephone to have me enable them to make deductions so my student loan can be paid off in full. I've never since replied to any of these subsequent attempts.
1813	99210635	08/23/2018	Ameritech	Consumer states that she received a letter from the FTC stating to be suing Ameritech due to deceptive practices, consumer states she was offered assistance with reducing her student loan from Ameritech. Consumer states that she was told if she paid \$100 a month to \$50 a month for two years, they were able to forgive her loan. which she found out that no payment was going to her student loans. consumer wants to know how she can retrieve her money and where to receive additional information.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1814	99214750	08/23/2018	AmeriTech Financial	I was referred to Ameritech Financial by a friend. I contacted Ameritech and spoke with Tim Robbins. He explained the program to me, we went over my loans, changed my password with Navient, and spoke about my income and what my monthly payments would be. I believe I started to speak with a different representative that went over my my income to determine how much my montly payments would be. She stated that I would make these payments, and after 10 years of making these payments, loan would be forgiven. They have continued to ask for documents from my employer, because I work for USPS I may get a discount. I just recievied a call from a representative stating she needed more paperwork, "so that we can get you on a payment plan", so this is when I realized that none of my payments were going towards my student loans.
1815	99214797	08/23/2018	American Financial Benefits Center	Consumer received letter, about American Financial Benefits Center. The consumer didn't know that, they were making her pay, for student loan forgiveness. They have been taking 99 dollars a month, out of her account. Consumer wants her money back.
1816	99215168	08/23/2018	Ameritech Financial	I just got off the phone with MyFed Loan and they informed me that Ameritech hadn't been submitting my PSLF forms for the last two years for my student loans. Therefore, I am not sure if my last two years of employment count towards the loan forgiveness program. They also repetitively ask me to provide my username and login for MyFedLoan.com. Although I was reluctant to do so at first, I ended up providing this information. Looking back, that just seems unprofessional. They repetatively send emails saying they need to expedite things and need this information to do so. Also, the documents they were submitting to were often unlegible and seemed suspicious according to the representative I spoke to from MyFed Loan. All in all, I was led to believe that the process was significantly more difficult than it actually is. After talking with a representative from MyFed Loan, I was able to get everything submitted and begin the approval process already.
1817	99215310	08/23/2018	Ameritech Financial	Consumer is calling to summit a complaint against Ameritech Financial for taking her money and not paying off her student loans as told.
1818	99215455	08/23/2018	American Financial Benefits Center	I was mailed a flyer from AFBC who claimed they would provide a service to enroll me in the student loan forgiveness program from the department of education. When I called them they maintained their claim. I hired them for \$99 dollars a month. It was about two years later when I found out that they had never enrolled me in the program, only kept filling out deferment forms. At that point I terminated their services.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1819	99215707	08/23/2018	Ameritech	The consumer states he was introduced by a friend to Ameritech for student loan forgiveness. He was told by them that they could lower his debt so he began to pay 100. per month for about three years via his bank account debit. He called them when he received the letter from the FTC about the recent action and they told him he does not qualify for a refund.UPDATE 08/23/2018: Consumer is calling to report the total amount he paid Ameritech Financial. Consumer states the total amount is \$1650. [REDACTED] UPDATE: 08/23/2018 Consumer stated that he has not received the confirmation email. [REDACTED]
1820	99224744	08/23/2018	American Financial Benefits Center	I was contacted by this company back in 2015. They informed me about my loan and how they were accruing interest. They also informed me that their program offered student loan forgiveness. They offered to help me consolidate my loans so that any payments that I made would go towards one company to make payments easier for me. They said that for a year or so I would be making \$100 payment every month for their services and to go towards my student loans period after the first initial year, my payments would go down to \$50 a month. That was what had happened, but then when I check my student loans there was no payments being put towards them and they were still accruing interest. when it came for tax time I called asking for information about my student loan so that I could file them on my taxes. I was told that they do not provide that information because the payments that I make to them every month is actually going towards them to pay for the services that they provide when they worked on my student loans for an income-based repayment plan. I should have known it was too good to be true. when I found out about the lawsuit I finally took the time today to sit down and read it. I called them and asked to be unenrolled from the program. The first customer representative I spoke with named Brittany got aggressive with me when I asked to unenroll and asked why I wanted to do so. I informed her that I had received an email detailing the lawsuit FTC had against them and she informed me that they (AFBC) were actually the ones that initiated the lawsuit. she then transferred me to a manager to assist me in unenrolling from their program. When the manager got on the phone he wanted to know why I was unenrolling, and he wanted to go over everything about the program not making payments towards my student loans. When I informed him that there was another student loan program that would offer forgiveness, he informed me that there is no such thing and there is no other program but them. He proceeded to try and argue with me about unenrolling. I informed him that I was not calling to argue I was just calling to unenroll. If he was not going to unenroll me from the program I was going to call my bank and stop the payments. They were very shady about unenrolling. I wish I had listened to my gut and done my research fully on them before I signed on.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1821	99224765	08/23/2018	Ameritech	Consumer is calling to report that she received a call from Ameritech offering their service to consolidate his student loans. Consumer contacted the company and set up payment plans. Consumer was told that he would only pay \$800. Consumer states that they have taken \$856. Consumer states that they are going to continue taking money. Consumer states that they did not agree on this plan initially.
1822	99232532	08/23/2018	Ameritech Financial	The consumer is calling concerning Ameritech Financial. Consumer did business with them and was with them for 4 years and has paid approximately 6,084 dollars for the service. Consumer has called Ameritech Financial to cancel and nothing has been done for her. The consumer had signed up to have her loans consolidated.
1823	99232539	08/23/2018	Ameritech financial	i had contact ameritech financial several times requesting full refund and they refused to provide this refund.
1824	99232618	08/23/2018	Ameritech	I was approached by Ameritech back in march of 2016. A representative from there company offered a program that would help me get my student loans in good standing. it would cost me a \$150/month. I paid this company faithfully until January of this year(2018). I started getting letters from my student loans saying I was more behind than I was when I signed with ameritech but I paid monthly out of my account. When I tried to contact ameritech I couldn't get anything but the run around. My student loans said they had not received any payments from me in almost 2 years. Now I'm out of money and in debt further. On top of it all they are harassing me with letters and lawsuits for the past few months that I haven't paid them. Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1825	99232657	08/23/2018	American Financial Benefits Center	American Financial Benefits Center (AFBC) mailed correspondence to my residence stating that they could help apply for loan forgiveness programs. I contacted them inquiring about the service. Eli Anderson was the representative at the time and mentioned the service the company would offer. For a set fee, certain money would go towards my student loan, the other would be for their service of applying, filling out forms, and keeping me current with my student loan situation. I also received explanation stating that by working for a public school and non-profit organization, I would be eligible for the loan forgiveness program. I started this whole proces back in 2015 and AFBC originally charge my back account monthly payments \$150.00 for 11 months, thereafter, I would get to pay \$50.00 a month. Over the past three years, I have been asked numerous times to submit paystubs, tax information or tax forms, sign various documents that are related to programs such as Income Repayment Plays, Based Income Repayment Plans, etc... The company also requested I filled out an employmenent verification form to be submitted toward my loan forgiveness and It so happened that I contacted my student loan provider and the form was not submitter at all. I had to submit the form to my student loan provider and am waiting for a reply. That is where I am currently standing with AFBC and was under the impression that they had submitted all forms to my student provider and I was on my way to being approved for loan forgiveness or at least be in the system for reviewing of application or the like. So up to this point, I don't know if after all these months I will be granted loan forgiveness.
1826	99232729	08/23/2018	Ameritech Financial	Ameritech Financial made promises about student loan forgiveness and assistance. I contracted with them and paid them monthly for their services, that apparently they pocketed the money as opposed to using for my student loans. i have all email correspondences with them if you want to look at them. Please let me know what I can do to be of assistance - especially with the current lawsuit between the FTC and Ameritech. I did what the letter said - contacted Ameritech to cancel my business with them, as well as request a refund and when i finally got ahold of someone they offered me \$200 to settle. I said no thank you.
1827	99232746	08/23/2018	Ameritech	

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1828	99232754	08/23/2018	Ameritech Financial	Ameritech representative, led me to signing an agreement with Ameritech Financial to what I thought was Ameritech taking over my parent plus loan from Nelnet. I was told that I was being signed up for a loan forgiveness program; and if I made my payments on time and renewed my loan agreement every year, that my loan would be forgiven at 25 years. Jason said my payments would be approximately \$99/month. I was hesitant and asked Jason if both my daughter's father and I could each make an additional \$99/month payment in addition the initial \$99 (paying approximately \$300/month) to pay off the loan quicker. His response was that the loan would be forgiven so don't pay more than you have to. I was still leery but went on his word. After signing the agreement, my loan payments to Nelnet stopped, which I thought was accurate at the time. I received notification from Nelnet that there was nothing due on my account, so I assumed everything was moving forward. Then I received an email from Nelnet at the beginning of November showing my loan balance at \$107,231.29. I panicked and was confused. I immediately called Ameritech and spoke to Grace Willis. I asked her why I was getting this email. She explained that the loan was being serviced by Ameritech but the loan will continue to be held by Nelnet. I said, so interest will still accrue on my loan during the 25 years I'm making payments to Ameritech for which I could be responsible for at the end of the 25-year term if my loan is not forgiven? She said, yes, but assured me that the Department of Education would forgive the loan and for me not to worry. On April 16, 2018, I received an email from Nelnet stating my payment was due. This is when I really got confused. The same day I got a call from Ameritech saying I was approved and am now in the loan forgiveness program. I asked why I'm receiving a notice from Nelnet. The rep said that's my payment. I said, wait, then what am I paying to Ameritech? She said that's just the service fee. I said, that is not what I was told. This is a complete bait and switch. She said she would have to investigate the situation. They came back to me saying that they reviewed my conversation with Jason and admitted that he mislead me and "they want to make this right." Needless to say that's when the Federal Trade Commission stepped in and everything came to a halt. I contacted Ameritech asking for a refund. Their representative said they are not giving any refunds while they are going through the court proceedings. Meanwhile I contacted Nelnet to see what interest accrued during the time my payments stopped
1829	99232755	08/23/2018	Ameritech	Consuerm is calling claiming he received an email from FTC about the law suit against Ameritech, Consuerm states he does not know why he received this email due to him never signing up with this company to help with his student loans, Consumer states that his loans are in deferral and recommended him to contact dept. of education. no information gather from consumer as of now.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1830	99232757	08/23/2018	Ameritech	when i was signed up with the company i was still going to school and my loan was not due for payment. I told them my graduation date and that i had 6 month after until my loans was due for payment. they stated the program would keep my loans current and payments i made would go towards the balance. so i set up the account and they took the first payment of 210.00 and then 140.00 dollars until i closed the account in may of 2017. during that time i received information that my loans was past due and was not consolidated or paid. I had to contact nelnet to get the account fixed and not showing past due. I contacted ameritech abd requested a refund for all the funds that i paid to them. They refused to return any of the funds and said the funds was for thier services. Im a single mom and work as a cook and only make 25,000 a year, so my budget is very tight. That money could have been used for my kids or to pay my actual student loans, which is 61,000 dollars. so the student loans are affecting my credit score and life.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1831	99232797	08/23/2018	Ameritech Financial	I received a letter in the mail with information about student loan forgiveness and that I would qualify for possibly all of my loans. so, naturally I reached out, excited that, maybe, just maybe, student loans would finally be in the past. The representative gave me a VERY convincing conversation how they would help me save thousands and thousands of dollars for only a small fee. They company set up a separate account for BOTH my husband and I since we could not combine our loans. After the initial consultation, we provided the documents they asked for to set up the lower payments that were agreed upon. Loan servicers was switched from Navient to Nelnet because they would be more "willing" to work with our payments so of course, I thought we would be paying Nelnet. We did both sign forbearance forms after being told it was to stop payments until all the paperwork was finished. NEVER were we told the forbearance was for an extended period of time accumulating even more interest without knowing. Never received statements from Nelnet, I'm assuming since Ameritech had all access(we didnt even know the info to log into to an account) they received all of our statements, which in itself is disturbing. Just my opinion, I think that happened because they were hiding the truth to where our money was actually going. We were told that Ameritech did not make payments towards our loans but a third party showing RAM would be taking our payments automatically. The payments were \$108 EACH a month, approximately \$80 of it to one thing \$30 to another, and after so many payments the amount would drop. Assuming the extra \$30 was Ameritech's fee and when we paid them off, that is when our payments dropped. For nearly a year, we thought we were paying at least something towards our loans. Come to find out, over \$2000 later we find out that we accumulated more debt and got screwed out of money. They did refund 2 months worth of payments once I contacted them. A few days later, 1 month was refunded. I called and had to "remind or check" where the other month refunded was. They claimed it just wasn't processed. It wasn't until after the second call and a few more days later that they refunded that second month. Ameritech is out to scam people out of their money!!!!
1832	99232802	08/23/2018	Ameritech	Consumer states she was paying Ameritech/Financial Ram for student loan forgiveness. Consumer found out it was a fraud.
1833	99232835	08/23/2018	Ameritech	Consumer called to report that he was in business with Ameritech and he states that Ameritech did change all of his passwords on his FASFA and Ameritech did not consolidate his loans which they were supposed to.
1834	99232838	08/23/2018	Ameritech	

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1835	99232841	08/23/2018	Ameritech Financial	This company promised me my money i wad paying monthly would be going to my student loans. After a year and a half I noticed my student loans were not being paid by Ameritech. When I called to complain and ask for a refund they denied saying the money would go to my loans. They denied giving me a copy of the phone calls and denied giving me my money back.
1836	99232859	08/23/2018	Ameritech Financial	I was contacted by Allen Usher who explained Ameritech Financial's services and relayed the benefit of how they could help with my student loans. I agreed, signed several documents and provided my login credentials as requested. Since my contracts inception, I've paid roughly \$2,000.
1837	99232861	08/23/2018	Ameritech Finacial	Consumer states that she wanted to maker a report against Ameritech for lying and not paying off her debt.
1838	99232870	08/23/2018	Ameritech.	The consumer received a letter from the FTC about the lawsuit with Ameritech. She reports she paid them an initial fee of 2,000 and then 99. per month for a few years or so. When she got the letter, she called her servicer and discovered that none of the money went to the loan. First contact was they mailed her an offer, which she took advantage of. Their first name was First Account Control Technologies, and then it switched to Ameritech.
1839	99238027	08/23/2018	Ameritech Financial	I was offered a student loan repayment plan. My first initial call unfortunately I gave all my information before being told the amount I would be paying. Once the gentleman said \$108 per month I told him I couldnt afford it. After a payment or two I contacted the company who was withdrawing money(RAM) and said I didnt authorize money to be withdrawn their reply was I was obligated to ameritech. once i received notice of lawsuit and contacted them again they refunded me \$250 and said i enrolled in a membership not a repayment plan.
1840	99238062	08/23/2018	Ameritech Financial	I was contacted by Ameritech financial in January 2017, they told me that the money I would be paying them will go towards my student loans. After over 16 months of monthly withdrawals from my checking account I started to recieve phone calls and emails from the federal government saying that my money was never paid and was very overdue. I called the company and asked what was going on, the sales people I spoke to could not help me therefore I told them to close my account they said that they would do that and never did, currently they keep withdrawing money from my bank account without helping me in any sense. i hope that your lawsuit finds them liable. if so, i will also be filing a suit. Please contact me for any assistance!

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1841	99238103	08/23/2018	Ameritech financial	I was contacted by Ameriectcg financial and told this was for debt consolidation/ lower repayment plan. After many payments I was still being contacted by my student loans about upcoming payments and when I contacted Ameritech they advised me that I did not need to pay the student loan payment just them. I made possibly more payments than the amount listed but I am unsure of exact amount today without going through my bank statements. I found out that my monthly payment in fact was not going toward paying off my student loans so I cancelled the account after multiple attempts with the customer service reps.
1842	99238148	08/23/2018	Ameritech Financial	I was mailed in what appeared to be government affiliated documentation about my student loans. This was amidst new initiatives being created to assist in student loans, so I thought it was legit. I called for more information and with creative rhetoric and bogus references they conned me into believing that if I paid a small percentage of my student loans, that due to my overall income, the rest would be forgiven after 3-5 years of paying this percentage. They required a substantial upfront fee and then preceeded to take out a monthly payment of 173.00 every month until I received a notice from the FTC about potential fraud on their behalf. I contacted them today 07/23/2018 to cancel, in which they assured me they would, but who knows if they will follow through on that. Specific names of those dealing with me who work for Ameritech are Eli Britton, Debbie Zaks, and Holly Halverson.
1843	99238180	08/23/2018	Ameritech financial	i have been with Ameritech Financial since Oct 2016 and i havent had any issues. i thought all my information would be secured and handled the right way. i would have never thought that this company would just take my money and NOT help me with my student loans. its alot of time invested and LOTS of money spent for this to happen.
1844	99238302	08/23/2018	Ameritech Financial	I received a notice in the mail for the forgiveness program. I called the number given and I spoke with a representative by the name of Dan Hamilton. We were on the phone for over an hour because there was documents and log in information involved. He helped sign me up and said that it will be going towards my student loan and that my student loans monthly payment is \$82 and it will eventually drop after a few years as long as I keep up with the payments. I also got my bf on this program and his monthly was \$102 and we have been paying it automatically drafted from our accounts for about a year until another program we got in contact said that something wasn't right. When I called Ameritech back to cancel with them the guys said that apparently its not monthly payments these are for their fees in which thats not what was told to me from Dan Hamilton. If was also a recorded line and the supervisor never got back to me. We were paying a fee that we had no clue about because the specifically said that it is going straight to our student loan when little did we know that it wasn't. Mind you, we have been paying it every month for over a year.TOPIC:Referrals

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1845	99238309	08/23/2018	Ameritech Financial	I received a letter in the mail indicating that this company would help me with my federal student loans. I have emails supporting my claim from Kathleen Dugan, that the payments made were going to the federal government. I want every penny back.
1846	99238313	08/23/2018	Ameritech	The company misrepresented themselves when they gained my business. They contacted me offering a repayment plan for my student loans. They stated that the payments I would be making would go towards my loans and at the end of the determined time I would be forgiven for any remaining debt. They said the repayment would be based on what I made. At that time they determined that my monthly payment would be 125 a month based on my income. I paid them for around a year until I had contacted them with questions regarding my account. At that time I was informed that the money I had been paying them were service fees for them filing paperwork for me and nothing went toward my loans. I asked for somebody higher in the company a supervisor or whoever to speak with. When speaking to the supervisor he unexplained what the company actually does. At this point I requested to end my services with them because they misrepresented what the company did. They stated that the call was being recorded when I signed up with them I requested they pull the phone call because what they did to me wasnt right and I felt like it was fraudulent and expressed to them I wanted my money back and was denied stating they did nothing wrong. Not even an investigation into what their representatives were telling clients.
1847	99238348	08/23/2018	Ameritech Financial	I was called by Ameritech Financial in January 2018 - they cold called me and left me a voicemail, offering me a way to manage my student loan debt. At the time, I was knee deep in student loan debt and self-employed. I did some online research about Ameritech Financial and decided to call the agent back and see if they could actually assist me. Keep in mind - I was initially skeptical, but somewhat desperate for help with managing my crippling debt. After speaking to the agent she told me that Ameritech Financial could help me pay down the debt -- if I was able to pay them a monthly fee. It was my understanding that the monthly \$82 fee would partially cover their service + partially address my debt, so I agreed and signed up with their servicer, RAM. Unfortunately, after agreeing to make these payments Ameritech came back to me with a laundry list of documentation that I needed to provide them in order for them to actually start servicing my loans. I was unable to provide all the documentation as a self-employed person in between jobs- yet they continued to debit my account every month - \$648 in total. Upon receiving info from the FTC about Ameritech Financial's lawsuit, I am shocked to learn that "Ameritech does not make payments on your behalf to your loan servicer." This is after giving them access to all my student loan information online via NSLD (they even changed my password for me so they could also have access).

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1848	99238441	08/23/2018	Ameritech Financial	When I began making payments to the Ameritech company in 2015, I was informed that they would charge a small fee to make sure payments were on time and that their job was to contact me if there were any concerns or changes with my loans. I paid over \$3,000.00 in monthly fees over a few years, to find out that \$0 went to my actual student loans. Once needing to add my loans from my Masters program, I called Ameritech Financial to double check the status of everything and I was told everything would be the same payment and my loans would be paid on as one now. I got a notice of a 90-day late payment on my Credit report, dropping my credit score 90 POINTS due to none of the money going to my actual loans which I was not aware of. I contacted Ameritech Financial and was extremely disappointed with there explanation and "lack of documents" they said came from me; which I sent to the address they provided multiple times over the years. I closed my account and was looking into suing for the money, when I got the notice that this has happened to many more people. It is unfortunate and a complete waste of time and money as I was a teacher and graduate student trying to make whatever payment I could on my loans. The worst company and a total scam...
1849	99238471	08/23/2018	Ameritech	Consumer states that she received a letter from the FTC stating to be suing Ameritech due to deceptive practices, consumer states she was offered assistance with reducing her student loan from Ameritech. Consumer states that she was told if she paid \$200 for two months and for 22 months she was paying \$99 a month and paid a fee of \$400, they were able to forgive her loan. which she found out that no payment was going to her student loans. consumer wants to know how she can retrieve her money and where to receive additional information.
1850	99238472	08/23/2018	Ameritech Financial	AmeriTech seemed like the most legitimate fraud experience I've been a part of. They even linked me to the Student Aid government site and had me fill out the exact paperwork on the .gov website. I believe that paperwork can be used to retroactively enroll me in the government program. It was legitimately the EXACT paperwork, so it should work, right? Also, will I receive a refund from AmeriTech? And can someone process my paperwork I submitted to AmeriTech to be a part of the "Public Service Loan Forgiveness Program" and count the first 24 payments I've already made? Those payments should be taken from AmeriTech through penalties. Please help. At the very least, can the interest I've accrued in the past 2 years be forgiven? Thanks for all y'all do. I hate that awful human beings exist and continue to be PIECES OF SHIT to the rest of society. Thankful we have people like y'all trying to clean up their mess. Lock the executives up, please.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1851	99238516	08/23/2018	Ameritech Financial	I was contacted sometime in Aug of 2016 about a program through ameritech to help pay off my student loans. After hearing about the program and the initial cost which were \$933 with a monthly payment of \$119.00 of which about \$99 would be there cost and the other \$20.00 I was told that they would send over as payment to my student loans. At that time I was paying well over \$200 a month was this was a lot better for me. It wasn't until 2 months after I signed up and paided the initial sign up that I realized that they were not sending my payment over to my student loans. I was being charged only there part of the payment which was \$99 and still had to go on line everymonth to make my \$20 payment. I was on the program for alittle over a year or so before cancelling my account. I have my loans under review for right off because of where I received my degree from(DeVry). I notified them in the hopes of putting my payments on hold until the outcome and was talked out of doing this, I agreed to stay. My account was eventually cancelled by them out of the blue a month or two later.
1852	99238517	08/23/2018	Ameritech	i found out after them taking out money for at least 2 years that they werent applying any of it to my student loans and they were still showing negative on my credit reports. It harmed my husband and i from getting approved for a home. plus they took money and didnt help my student loan at all. Other-Other Update
1853	99238530	08/23/2018	Ameritech	ameritech sent me a letter to inform me that i qualified for a better interest loan forgiveness or half of it paid off. i called the company based on the conversation they bought my student loan from fed ed and my loan was reduced to half of what i owed if i payed ameritech up to 1500.00 then after my payment would be adjusted based on income i gave them my information from fed ed they changed my password never gave me the new password ameritech told me i would receive emails from fed ed for months but to ignore them that then it will stop and it did a year later i received emails from fed ed i called them and they advised me to make a police report that i was a victim of fraud. i did as i was told my interest accumulated on my loan i filed a report with better buisness bureau then ameritech contacted me and gave me my money back only cause i contacted better business bureau they ask me to report that everything was resolved ameritech took advantage of me because of my school debts and me looking for help on how to reduce my payments . they lied i owe more now then i did before they caused me and my family more financial stress and debt. im Glad someone is doing something about this company hurting people who are just trying support their families and live day to day

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1854	99238595	08/23/2018	Ameritech	Ameritech financial has misrepresented me by reduced my student loan and did not go toward my student lone like they say. Ameritech has charged me 235.00 dollars for 7 months and 99 dollars after, once I call them after two years to ask about where my standing with my loan balance they then say it's not going to my loan it is only for a stupid membership. When I sign up I was told they were paying my loans at a reduced rate and then it would all go away after I finish paying for a set of termed years with them. I want a refund of all of my cash I have paid out. They wasted precious time and money to do nothing for my loans and set me back further on Income Repayment Plan. I started with Ameritech financial since March 2016 they say I have to pay the \$1,600 to be in their service and document fee and it will go toward the loan payment after that it will drop to \$99 for the rest of my loan. They have lied to me. It was never going toward my student loan repayment.
1855	99238677	08/23/2018	Ameritech Financial	Ameritech Financial sent me an email about helping me reduce and pay off my student loans April 18, 2018. I called and spoke to a reprentative who informed me that if I made payments of 173 dollars a month for a year, the payments would be reduced to 119 and I would pay that amount until the balance for my student loans was cleared. I paid for 12 months and the total of the payments was 2,076 dollars. I recently read an email that was sent to me by the FTC regarding the lawsuit against Ameritech Financial for their fraudulent actions and I am outraged that my hard earned money was taken by these heathens. I hope my complaint helps and that I can be refunded my lost money.TOPIC:Referrals
1856	99238774	08/23/2018	Ameritech Financial	They told me they were working on behalf of the Federal Student Loan lender, for which I owe student loans that I am in default status. I agreed to start a repayment plan for which they would make payments for me for a period of twenty five years, then my debt would be wiped clean. i gave them a down payment and allowed them to take monthly bank drafts. as soon as I signed up, my paychecks were garnished by the real student loan lenders, so I called to adk them to stop taking my money, because the lender was already taking over \$1000 a month through garnishment. they never stopped. i finally had to go through my bank to put a stop payment on them. my bank initially reverced those payments, but has since deducted them again.
1857	99238829	08/23/2018	Ameritech financial	they have been charging me for almost a year but they never paid my debt but kept chargig me \$88 everymonth. I am still deployed right now. i didnt know about that until email from financial that my student loan debt haven't paid and interest rate has gone up. And my name used to be [REDACTED] and i changed my name to [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1858	99238884	08/23/2018	Ameritech	i was told by a friend that she'll get refer someone credit against her student loans if i can call them. they'll help me with my student loan debt. so i called them paid a starting fee and monthly payments of 99. i was told it'll go towards lowering my loan. about 9 months later i was warned about ameritech. so i called n talked very not nice, threatened to report the company as fraudulent to BBB and feds. they canceled my monthly payments.
1859	99238997	08/23/2018	Ameritech	
1860	99244375	08/23/2018	Ameritech Financial	I was called by Ameritech stating that they would be able to take my student loans, apply loan forgiveness, and lower my payments. i have been paying them \$132.00 a month for almost two years. I recieced an email from the ftc stating the lawsuit. i then looked at my fedloan account and nothing as been paid off. i was all if my money given back to me! this is so wrong, here i thought i was paying my loans off every month for the past almost two years and nothing! i am so upset! please help!
1861	99244511	08/23/2018	Ameritech	I received a letter in the mail from AmeriTech in June of 2017. My full name and home address was on the envelope. I then contacted AmeriTech in July of 2017 and spoke with Kelsey Sizemore. Ms. Sizemore told me that AmeriTech would charge me \$800 dollars to complete the paper work and bring down my student loans from \$36,000 to \$14,000 if I agreed to sign up with their company. Ms. Sizemore stated that the initial \$800 would be taken out of my checking account in a series of \$173 payments until paid in full. After that, Ameritech would take out \$175 from my checking account and pay it towards my consolidated loans. I then received a letter from the FTC in July 2018 informing me of the law suit. I called AmeriTech and Bank of American to stop all payments. AmeriTech stated they are not reimbursing customers. After paying AmeriTech over \$2,000, none of which has gone towards my student loans as stated, promised and signed, AmeriTech still refuses to pay back what is dutifully owed to me.
1862	99244588	08/24/2018	Ameritech Financial	
1863	99244613	08/24/2018	AmeriTech Finanical	My name is [REDACTED] AmeriTech promise me that my payments were going to start going down from the Student Loan I started at \$134,000 then and now is \$163,297..Im so stress out that i dont know what to do and how to pay all this student loan. I will do anything for this AmeriTech and Navient to go out of Business for lying to millions of people and stealing there money thinking that was going to there loan... Please, please need Help as soon as possible and willing to get money back that those company stole for me for liers. Please call me if needed more information. Leave a message if i dont answer please...thanks a million.
1864	99244633	08/24/2018	Ameritech Financial	i reached out to the company after i recievied information in the mail from them about loan forgivness. After a year of making payments we find out not a penny has been made to my loan company. we have wasted all tjis money on this company. id like my money back.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1865	99244666	08/24/2018	Ameritech	I was told my monthly payments would go towards my student loans. Ameritech flat out lied to me.
1866	99244681	08/24/2018	Ameritech	Ameritech took 100.00\$ a month out of my checking and stated they were paying my student loans. none of my loans were paid by them. i asked what they did with my 100.00\$ and they had no answer. That went on for about a year?
1867	99244810	08/24/2018	Ameritech financial	This company makes you believe they are paying a portion of payments to your student loan. For so long I paid them thinking even just \$20 was going to my loans, in reality nothing was. When I finally realized they were getting \$100-\$150 a month from me to fill out paperwork for my loan provider, something i could do and have done in the past, I closed my account.
1868	99244811	08/24/2018	Ameritech financial	i was contacted by ameritech via mail several times about student loan consolidation and relief opportunities. I am not sure of exact dates but gave the best to my recollection i contacted the company and spoke to a representative that lead me to believe i was going to be paying money towards my loans to in return hopefully be eligible for student loan forgiveness. after approximately a year i noticed my balance had not gone down so i contacted them and was given the run around by the representatives. i asked for a supervisor and he told me that i was paying for services provided and not my loan. i was furious at this point and demanded a refund because i was never given this information. he declined my request but offered to stop the "SUBSCRIPTION" to their services. I took it as a loss and recently received information about the lawsuit against them and decided to give my information about this company and the wrong doing they have done to me.
1869	99245054	08/24/2018	AFBC	I have been a customer at AFBC for the past 4 years. I paid a startup fee of \$1200 and the 49.70 a month automatically withdrawn from my account. This service was to pay my student loans and prepare all the paperwork. They lied about what their business was and failed to reveal how they falsify the documents they submit to my student loan company. AFBC did not turn in my public service loan forgiveness documents to my student loan company and just assessed my account and put my student loan in forbearance while charging me monthly. They did not make any payments on my student loan. After I heard about the current lawsuit against AFBC I contacted my student loan company and found out what was not going on with my account. They had no records of me being in a public service loan forgiveness program which is a 10 year program. I am qualified for the ten years which there were no records submitted. I quit AFBC today after finding out the deceiving information revealed by the lawsuit against them.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1870	99245078	08/24/2018	Ameritech Financial	Ameritech Financial reached out to me to offer what I thought was student loan forgiveness. They led me to believe that I even though I work for a non-profit I could only qualify for federal student loan forgiveness by participating in their program. They were deceitful and purposefully false. They charged a weighty upfront fee to receive their services and monthly charges thereafter, which they failed to mention when signing up for their program. I thought those monthly payments were being put toward my student loans. When I found out that they were instead pocketing my money and returning to me minimal services, I terminated my account with them (which was extremely difficult). I tried to terminate my account twice, but the first time they transferred my call to a smooth-talking salesman that assured me that my loans would only be forgiven if I was enrolled in their program. The second time around I wasn't taking their bull and terminated my account. In the time I was enrolled in their program, my loans accrued a massive amount of interest and were actually farther from being paid in full. For all the people who were taken advantage of by this vile company, I hope the FTC shuts them down.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1871	99250371	08/24/2018	AFBC/American Financial Benefits Center	I believe back in 2014 or 2015 i received a letter in the mail about paying off student loans by reducing the debt and lowering the rate. This letter was from American Financial Benefits Center/o Document Collection Dept311 Professional Center Drive #200Rohnert Park, CA 94928 I signed up and they told me that because i was nurse i qualified for one of their programs. They explained to me that it would be a \$1100 or \$1200 fee to get into the program and maintain it. I paid \$139 for several months. The monthly charge then dropped to \$99 a month. This money was explained to me that it would go towards my student loans. I would have to pay this amount for 10 years and my debt would be paid because i was working at a nonprofit nursing home as a nurse. They did say they needed all my loan and log information to keep all my information updated. They requested income information from my spouse and me. Back in November 2016 i was diagnosed with breast cancer. I called them back and told them that i was unable to work following my mastectomy and ongoing chemo. They said that my monthly payments would drop to \$50 a month. A few months ago i called and told them that i was placed on disability because the cancer had spread to my liver. I informed them that i was going to apply for complete forgiveness. They informed me to keep paying my \$50 until i was approved so that my student loan account wouldn't fall behind. I'd been paying \$50 up until this month i received this notice. I called and informed them that i wanted out. The lady on the phone asked why and i told her basically about the misrepresentation by this company and that I was applying for loan forgiveness. She immediately turned me over to the supervisor. After waiting a couple of minutes he picked up the phone. He asked me a few questions but didnt deny anything. He stated all my payments would stop this month. Im currently waiting to see if they have indeed stopped. I am unsure about the exact money paid to them. I do know it was about 3000 or more. thanks.
1872	99250405	08/24/2018	Ameritech	Ameritech presented themselves as a legitmate financial aid assistance company to provide lower monthly payments based upon income. They caused me to ruin my perfect payment record! TOTALLY SCAM! Please prosecute them to the greatest extent permissible by law! [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1873	99250797	08/24/2018	Ameritech Financial	<p>Ameritech had called me several time leading up to February 23, 2017. That was the final time they had reached out to me before I had answered the call to my cell phone. They had reached out to me about setting up a plan to pay off student loan debt and had put a matter of intense urgency on this matter. Having felt pushed into starting this process via cell phone, we had been several hours on the phone gathering information. I had spoke to Ashley Foster and Desiree Gill getting everything set up as far as payments go and for the past 5 months, i have been getting charged from "RAM PMT". the first charge on 03/25/2018 in the amount of \$165.00. The next four (4) payments came on the same day (25th) from 04/2018-07/2018 in the amount of \$173.00 each of those times. I feel very decieved because they had told me this was my most important step into paying off my student loans. Therefore, I had the perception these five payments I have made were, in fact, payments paying off my student loans. They sent me a copy of all of the information we discussed via phone, which they read to me via phone and i "okay'd" the signing process via telephone. These documents were incredibly more in depth and detailed than what they seemed to have told me via cell phone. The link to these documents were sent to my email by Desiree Gill (desiree.gill@ameritechfinancial.com) and signed electronically through "<a href="https://salesforceintegration.na1.echosign.com/public/userMessage">https://salesforceintegration.na1.echosign.com/public/userMessage</a>". I was first drawn a red flag when i continued to receive messages from Navient - Department of Education Loan Servicing about scheduling my payments. I feel that AmeriTech Financial is very unethical and deceptive. It is clear that AmeriTech Financial knows and understands they can easily manipulate customers into setting up monthly payments while giving the perception that the customer will be paying off student loans. To reiterate, AmeriTech Financial is very unethical and I truly feel utterly decieved and taken advantage of.</p>
1874	99254942	08/24/2018	Ameritech Financial	<p>I have been paying Ameritech Financial \$108 a month since april of 2017. They told me when I called to cancel my account that I would only have to pay for 240 months and then it will forgive the rest of my loan. I stated that the whole point in making payments was to help my credit score but yet my credit score keeps going down because the total amount of my loan keeps going up. The guy got really nasty and said that I will just be stuck paying \$300 a month if I don't use them. My account is now canceled but it was a waste of \$1680.</p>
1875	99255090	08/24/2018	Ameritech financial	<p>i recieved a call about lowering my student loans from Arturo, I turned in all the paper work needed and was told my payments would be lower and then forgiven after 10 years to due to my employment in public safety.</p>

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1876	99255273	08/24/2018	Ameritech	I was contacted by Ameritech through mail concerning my student loan debt. The letter looked official and having my grace period deadline approaching I assumed Ameritech was the 'new Sallie Mae' judging from the letter's appearance and the media coverage of new companies as third parties of the government (Sallie Mae, Nelnet, etc). I called the number from the letter and was directed to go online to fasfa.gov to login to my student debt account. I was prompted to enter in the new password set by Ameritech for future logins on my student government account. I enrolled the same day I called because the rates were cheaper payments monthly than what the payment calculator on the federal site presented. I was under the assumption that the money would directly go towards my student loans until I saw a \$80.00 debit from my banking account. I immediately called and the representative redefined the purpose of the company. It was not until the call did I realize that Ameritech was a third party company not acting on federal government's direct repayment. I unrolled that same day from the company.
1877	99255435	08/24/2018	Ameritech	they keep calling me wanting to collect monies-i want to cancel and they won't respond.
1878	99255837	08/24/2018	AmeriTech Financial	this is a formal complaint concerning a deceptive financial agreement with AmeriTech Financial.I was enrolled in a loan reduction/forgiveness program they offered me in the year 2015 designed to reduce/forgive my FedLoan in X amount of time.I was billed a fee to enroll,then I would be billed in monthly installments that I assumed would be a part of the reduction/forgiveness program,however I was informed by the FTC that this was not the case,afterwards I received a statement from my FedLoan and my balance had increased with added interest,now I'm requesting a full refund from AmeriTech as a part of my participation in a binding FTC lawsuit involving AmeriTech Financial
1879	99257567	08/23/2018	Ameritech Financial Ameritech Financial Pennsylvania State University-Penn State York	CFPB Issue Type: Dealing with your lender or servicer   Don't agree with the fees charged --- What Happened: I paid Ameritech both upfront and monthly charges to assist in servicing my educational loans. The monthly fee of \$99 was for "educational services" which I never used and was under the impression that I was required to pay.. Upon learning of the FTC's suit against Ameritech ( FTC Matter/File Number:172 3027, Civil Action Number: 4:18-v-00806) I cancelled my account and requested refund of the \$99/month fee which began in June of 2016 and continued until June of 2018. Ameritech denied my request and noted that Ameritech had counter-sued the FTC. I believe that this money should be refunded. --- Have contacted: CC Issuer --- Fair Resolution: Return of the \$99 monthly fee for the period of 2016 through 2018. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1880	99257927	08/23/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Fraud or scam   --- What Happened: I received a letter from the Federal Trade Commission that Ameritech Financial Company are not paying my student loans to my direct servicer. --- Have contacted: CC Issuer --- Fair Resolution: I want them to refund my money back.
1881	99258035	08/23/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: These people just call me about eight times a day. I do not have student loans and I have asked to be removed from there list on contacting me. They have been doing this for at least three years. --- Have contacted: CC Issuer --- Fair Resolution: I just want them to stop calling me, I do not have any student loans and there is no reason for them to be contacting me.
1882	99263859	08/24/2018	Ameritech	
1883	99264153	08/24/2018	Ameritech	I was contacted via cell phone, I was under the impression ameritech financial could help me have a affordable monthly payment to pay off my student loans. they wanted me to state I had more depenedents than I did. Ameritech stated a dependent was anyone who you helped by "giving a ride to, loaning money, spent the night at your house" and more examples. I do remember Richard Tapia becoming somewhat frustrated with me when I asked him to explain in further detail. they stated they would complete my loan paperwork to continue to get me a fixed rate of \$99 a month after paying 5 or 6 months of \$235 a month. After receiving the letter from the FTC I contacted navient and they stated no payments had been made towards my student loans. I would like to be reimbursed for the approx. \$2100 I gave to ameritech financial.
1884	99264350	08/24/2018	Ameritech Financial	I received a letter from Ameritech Financial in 2016, called them, spoke to a lady very nice and professional who told me I could pay them 99 dollars every year for 25 years and then my loan would be forgiven. They told me that 99 dollars would go toward paying my debt, that they were a mediator between me and the federal government, that I'm not the only millenial scared out of my skin about student debt. They assured me most people feel this way in my position and that they'd help me, explaining the payment plan. It made sense to me, as it would be paying just over half of my debt, and it sounded do-able for my finances. I paid hundreds of dollars for the first few months for "processing," then paid them 99 dollars each month until I recieved a letter from the FTC. I called Ameritech to cancel and they told me they had done everything right, nothing illegal or wrong. I contacted Nelnet, who I was directed to about my loan, and it has had no payments made on it in two years. Further, it accrued intrest of just under 2,000. It's in forbearance now but I will now start making payments like I thought I had been doing for 2 years. However, I'm nervous, because how do I know that Nelnet isn't just another scam? I don't understand why I can't pay the government directly.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1885	99264535	08/24/2018	Ameritech Financial	Consumer received a letter from the FTC about the Ameritech lawsuit, he previously spoke with an agent but did not start a complaint. Consumer stated that he had paid this company \$164. to help lower his student loan payments. Consumer learned that no money was being paid to his student loan company. Consumer stated that his case with Ameritech had been previously closed but they kept taking money out of his bank account.
1886	99264744	08/24/2018	Ameritech Financial	Consumer would like to file a complaint against Ameritech Financial for misrepresentation and not paying her student loans.
1887	99270235	08/24/2018	AmeriTech Financial	Ameri Tech contacted me ensuring they would help get me on track with my student loans. They claimed they would give me a lower monthly payment and that it would go towards my student loan debt. A year passed and when I contacted Nel net (my lender) they told me no payments had been made on behalf of AmeriTech. I had been scammed and the monthly payments I thought I was paying AmeriTech to pay off my loans was just being pocketed by AmeriTech Finanical. When I asked for a refund they refused to give it to me as it was not the kind of service I signed up for.
1888	99270667	08/24/2018	Ameritech	I called AmeriTech Financial when I received the letter about them being sued. I had stopped making payments because I saw that nothing was coming off of my student loans. When I did receive a call from AmeriTech Financial I asked to be refunded my money that I had gotten a letter from the government. I was told in rude terms that I would not be refunded my money because they were going to win in court. I continued to talk/argue with the person and he just got more rude.
1889	99270699	08/24/2018	Ameritech Financial Group	Consumer reports she had been involved with Ameritech Financial Group that the FTC is taking to task. Says she has 4 years invested with this place and approx. \$3500. She had gotten something in the mail from them initially. Because she was an Army Reservist she would pay monthly for 10yrs and the rest of her debt would have been forgiven. She told them she wanted her money back because they lied to her but they only refunded \$600

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1890	99275954	08/24/2018	AmeriTech Financial	<p>AmeriTech Financial contacted me through an official looking mailer. They painted themselves as strong advocates for student loan borrowers, like myself, who had a large balance on their student loans. They told me that their company functioned as a liaison between the borrower and Fedloan. They made it seem like the Public Service Loan Forgiveness Program, which, because I am a public school teacher, I wanted to enroll in, was a program only their company could get me into. They said that if I didn't use Ameritech's services Fedloan would keep me in student loan debt the rest of my life. Furthermore, I was told that I would need them to file regular paperwork and alert me of Fedloan deadlines or I would risk being dropped from the PSLFProgram. I signed up with Ameritech and paid them \$157.00 per month for 20 months as they specified, then payments were decreased to \$99 per month. In total I have paid \$3,536.00 in fees to AmeriTech Financial. I now realize that enrollment in all Fedloan forgiveness programs is free; all I had to do was sign up on the website and send in required updated documentation one to two times per year. I realize now that I was scammed; none of the fees to AmeriTech were necessary for me to enroll in the PSLF program or for me to stay in it. AmeriTech Financial totally misrepresented themselves as providing a vital service to the borrower that was not necessary at all. As a consumer, I absolutely should have done my homework concerning this company; although I did call the Better Business Bureau before I signed up and they said that they were a legitimate company. To be honest, at that particular time in my life, I was scared; my deferment time had run out on my loans and I was afraid if I didn't find a way to keep them current I would default. I am a single mother of two and a student loan default would have absolutely destroyed my credit rating and our financial future. AmeriTech defrauded me of a sizable sum of money, true; but what I find even more immoral was their willingness to prey on my fear and desperation and purposefully lie and distort the facts. It is, in my opinion, of great benefit that the FTC is taking steps to shut this organization down so that they will no longer be able to prey on other financially vulnerable people who are just trying to get their finances in control in order to provide a better future for their families.</p>
1891	99276053	08/24/2018	American Financial Benefits Center	<p>When i became acquainted with AFBC by a phone call made to me it was for college loan fogiveness. We were to pay 99 dollars a month instead of 303. We were NEVER told that AFBC was getting the entire 99dollars per month and nothing to NAVIENT. We were told this with the information from the lawsuit. We have given this company 3600 dollars. We were also told by you that this payment would go on for 20 to 25 years. That was never explained. I have severed all ties with AFBC after your information and have begun paying NAVIENT on my own. Anything sounding too good to be true usually is!</p>

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1892	99276068	08/24/2018	Ameritech	ameritech contacted me a few years back regarding a forgiveness plan to repay my student loans. They told me i would be making about 210 monthly payments and my student loans would be taken care of eventually forgiven. they didnt tell me that besides the 210 dollars paid to them, I'd have to pay my student loans separately. they never disclosed that information. so for over 6 months i was making those payments. thinking that the student loans and their fees were being paid. i got concerned after i saw reviews about their company. i called them. and canceled my account because i knew i wasnt getting anywhere with this company. on my last call, i told them they were charging me for something i couldve done for free, if i would just call navient myself and applied for a payment plan at no cost. all they did was filled out a form with my info they already had and collected 200+ dollars from me. Ameritech took advantage of many graduating students who were just looking to fix their student debt. a ridiculous debt whose monthly payments are ridiculous. Which it was easy for Ameritech to find many clients who were hoping to settle their debt. they owe me over 1200 dollars and im sure much more to other individuals.
1893	99276181	08/24/2018	Ameritech Financial Inc	I had gotten a call from a man from Ameritech Financial who said they would take all of my school debt that was about \$100,000 and lessen it to \$24,000. They had me pay \$200 a month for the first year and \$100 the next year. They stopped taking money out of my account a couple of months ago and then for a month I've been receiving these emails telling me Ameritech was ripping me off and my money was not going to pay off financial aid loan debt. Now I am looking for help. Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1894	99276249	08/24/2018	American Financial Benefits Center (AFBC)	I was approached by Brandon Frere in summer 2013 while having lunch with a friend and discussing my student loan situation. He approached me and said he overheard my conversation and gave me his card. I later contacted his company in October 2014. I was rushed through the documentation without being allowed to read it and pushed to sign. They asked for an upfront fee of \$1,200.00 (in 4 payments of \$300 starting 11/5/14) followed by \$600 (in 3 payments of \$200 starting 3/5/15). Then monthly payments of \$49.70 starting 3/5/15. I was happy with the services until news broke about your current complaint against them. I started researching and noticed they managed to get my montly student loan payments to \$0 by overclaiming my dependents. This may have damaged my chances of qualifying for the Public Service Loan Forgiveness (PSLF) program. I had previously contacted them asking how my montly payments were \$0 and got a document that appeared to be sufficient, but in retrospect was not. I have most if not all documents and emails/contacts with them. I am seeking reimbursement for the original costs totaling \$1,800.00 in addition to \$2,087.40 (42 months of paying \$49.70). I would also like compensation from them should their actions have damaged my PSLF qualification. I am trying to fix any damage they may have done to my PSLF qualification. Please feel free to contact me should you have any questions. Other-Other Update
1895	99282376	08/25/2018	Ameritech	i was contacted by mail after i graduated. I thought the company was assisting with an income driven plan. The customer service representative lead me to believe Iwas actually paying on my student loans. I called several times to try to figure out what i was paying for and i never received a straight answer. it wasn't until July of 2018 I actually learned the payment was not going towards my student loams. They were servicing my loans. I learned I could do all of this for free and my loan payment for student loans would be lower through an income driven payment plan.
1896	99282515	08/25/2018	AFBC	A friend who uses this company gave them my number for help. I signed up for student loan forgiveness from this company if I paid loan for 10yrs and the remainder of my student loan would be forgiven. AFBC charged me an initial fee of \$99.00 per month to consolidate my student loans and pay on my loans each month a payment of \$200.00. The total payment was to be \$300.00. I was charged the \$99.00 a month for 3 years with nothing going towards the actual loan. I never was charged the additional \$200.00 which was supposed to go towards my student loans. I ended my relationship with them last month(July) and feel they owe me the \$99.00 per month that was deducted from my account over several years with no help on student loans. Its like I paid them for nothing. Would you please look into this and let me know if you can help? Thanks in advance, [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1897	99282652	08/25/2018	Ameritech Financial	When starting my accounting with Ameritech I was my belief that the greater portion of monthly payment would be allotted to my loan. I was alittle desperate at the time my loan had lapsed and was about to be defaulted when i called. I had been getting postcards about student loans and finally called. The financial councilor made it seem like he was the one if i had issues I would contact him, no the case at all. He arranged to have my loan deferred, and then I began the monthly payments. Firstly paying off the \$1000, and then making payments until I was fed up and cancelled my account. I believed I was making payments on my loan account paying down my account. Instead I payed money I didnt need to pay for services that didnt assist me. When I asked to cancel it was to late for the refund since it had been over 30 days. If it was possible to get a refund I would pay the full amount on my account in order to my loan paid off. Other-Other Update
1898	99282762	08/25/2018	AFBC	I was contacted by Nelnet to set up payment arrangements for my student loan. When I told them I was with AFBC, I was informed they were for private loans and not federal. When I tried to contact AFBC to find out what was going on, it went to voice mail. I never received a call back from the company so I emailed them the question I had. I received an email to call them at a number and when I tried the number it would go into a survey on how I liked the company and then it would hang up on me. I emailed them again and this time when I did, it told me the same thing that they also did do government student loans. I did ask them to put it on hold because of going to ITT and that Nelnet explained to me that the loan may be taken away because of ITT not having accreditation. It was then put on hold as of 7/2018.
1899	99282781	08/25/2018	Ameritech	I was sending money to ameritech thinking the were helping with my student loan. But i just recieved a email that theyare being sued i have sent them about \$950-975 in money orders.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1900	99283058	08/26/2018	AmeriTech Financial National Secure Processing	I was recruited/targeted by Ameritech Financial in August of 2016. They told me they were a part of a new loan forgiveness initiative by the Department of Education and President Obama. I thought this added more credibility to their claim. They said they were helping low-income college graduates enroll in loan forgiveness programs. They walked me through how much money I would save if I opted into their 25 year program. It sounded like an incredibly long commitment, so I asked if I could unenroll at any time - free of charge and without repercussion - sensing a scam. They said of course and that it wasn't a problem, and it would be at no cost to me. They conveniently neglected to say that all the money I would pay until then would be non-refundable and ultimately wasted. Considering I ended up paying them over \$2,000 before I finally realized the scam and cancelled, I find this negligence incredibly irresponsible and culpable. Every intention was made to convince me my payments were being made to my student loan balance, and even when I confronted the leading supervisor over the phone about their intentional deception, he was still apprehensive and chose his words very carefully to avoid culpability at all costs, trying to redirect the conversation. He eventually did confess that I was paying for a service which essentially does nothing but steal my money; money that I worked hard for with the sole goal of using it to pay off my student loans. This company preys on financially unstable and desperate youth and operates with complete abandonment of ethical responsibility. The active negligence to circumnavigate direct inquiries about the use of our payments qualifies as fraud and deprives us of our legal right to information especially given the mismanagement and misuse of our funds, and this deliberate deception to secure unfair and unlawful gain shouldn't go unpunished.
1901	99283096	08/26/2018	Ameritech	i was told that they would reduce my student loan payments and after 10 years I would be able to have my loans forgive.....what a disappointment. I am overwhelmed because now i know it was a lie and they took all this money that i couldnt afford to pay in the first place.
1902	99287422	08/26/2018	Ameritech	I contacted Ameritech because they advertised being able to help with student loan repayment, when I contacted them they told me that they would help with all paperwork and the money that I paid them would go towards paying them for their work and towards my loan. I have been with them almost a year until I found out that none of my loans were being paid and I have paid them over \$2500 and none of that money went towards my loans. I was working on the Public Service Loan Forgiveness and I thought I had a year of credit in the works and now I find out, that I have wasted a year and my debt has continued to grow. I feel that they have tricked me into their program (I have since cancelled my account with them) and I feel that I am out a lot of money that could have been going towards my loans.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1903	99287427	08/26/2018	Ameritech Finacial	I was told by Ameritech Finacial that working for United Parcel Service qualified me for a total student loan forgiveness program. The qualification was defined to me a working for a public service provider. I was told after making 120 consecutive payments my remaining student loans would be forgiven. I started off the first year paying \$82 every month. after my first year ended and it came time to renew for the upcoming year i noticed a significant change in my payments by about \$200 more dollars. I also received a phone call from the Department of education concerning my past due payments, in which the total was less than Ameritech payment was, so I contacted Department of Education. I was told by the Department of Education none of tge payments I've been making to Ameritech have been going to my student loans and that working for United Parcel Service was not a public service provider. I immediately called Ameritech and questioned why would they offer and enroll me in a program in which I didn't qualify for. I also asked Ameritech what have my payments been going to andb they told me all my payments were for their services only. I canceled with them and reported back to the department of education to get my student loans back current. Long story short Ameritech is a rip off, but they also lied to me to persuade me to enroll in the "Public Service and Saftey Student Total Loan Forgiveness " program.
1904	99287460	08/26/2018	American Financial Benefits Center	The company contactes me with the promise of helping me lower my student loan payments. I cant recall if it was a letter or a phone call. When I signed up there was an intial fee paid split out over a few months - I think it was about \$500 in total. then my monthly payments would be \$49.70...all framed as being a repayment of my student loans. it wasnt until got a notice from my lender that i was past due that i realized all that had happened was they put the loans into forebarence and had not followed up properly to renew the forebarence. that got resolved and i contined to pay monthly believing that they were acting on my behalf to ultimately lower my payments. After finally realizing that nothing i had paid to date was going to help my student loan debt i called them to cancel. it was then they disclosws that they had gotten my student loan payment down to 0 due to hardship - by claiming i had 10 dependents!!!! not comfortable with the deception i canceled. i am really happy that the FTC is investigating and i hope it wins! AFBC is a fraudulent company preying on folks we really need help! (please pardon the poor punctuation, spelling and sentence structure - typing on my iPhone!)

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1905	99287664	08/26/2018	American Financial Benefits Center	In an attempt to relief my student loan debt, I was contacted by American Financial Benefit Center back in March 2015. I've set up an account and made affordable monthly payment starting in July 2015 to pay off my student loan balance. Intial payment was around \$150 and monthly payments averaged \$55 going forward. I am very displease that American Financial Benefit Center is currently in a lawsuit with the Federal Trade Commission due to business practices and it has been brought to my attention that my payments were not going to my student loan balance but to AFBC products and services. As the legal action is in place and as a consumer of a possible scam, I am hoping the necessary steps are taken in doing the right thing. I can be contacted via email or phone for any additional questions.
1906	99288002	08/26/2018	AmeriTech Financial	I was going through the Student Loan Forgiveness Program process and getting enrolled when they contacted me. They claimed that their program would be the only way to get my student loans paid off. They did not explain the process very well, however, I believed them because they had all of my information and how much I owed. They laid it out to me what I would be paying monthly for the next 10 years (for the SLFP). They said the first year would be a \$99.00 charge monthly for their services and then after that each month would be more based on my student loans. I thought nothing of it being as they got into my Federal Loans account. I kept receiving things through Federal Loans saying I owed nothing monthly because I was still actually enrolled in the SLFP through them (the correct way). This year when it was time to renew I did all of my renewal stuff through the actual FedLoans website and got all of my approval for that, however, I continued to get emails from AmeriTech stating I needed to give them my information because they needed to "update" my plan. I thought something was weird about it since technically if they are helping with my loans then they should have my information. So I never sent them my new information because I felt uncomfortable and felt like something wasn't right. Then I received the email stating they have a lawsuit against them for exactly what I am going through with them. I have been paying monthly towards absolutely nothing for the past year and I am in utter disgust about it. They were so shady when they were on the phone in the beginning "explaining" the process, and all of my questions were answered in the same manner. The person I spoke with who was "enrolling" me spoke very fast and quietly and I asked multiple times for that person to slow down and speak up and yet they didn't seem to do either. I am extremely upset that this whole scam hasn't been caught yet, and upset that I have paid over \$1,200 towards absolutely nothing. This company ought to be shut down and reprimanded for their wrong doings.
1907	99297768	08/27/2018	Ameritech	

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1908	99298393	08/27/2018	AFBC	AMERITECH COMPLAINTS: The consumer rcv'd the AFBC letter from the FTC. The consumer stated AFBC was not forth coming on the consumer's student loan payments.
1909	99298454	08/27/2018	Ameritech Financial	Consumer calling stating that he received a letter from Ameritech Financial stating that the company failed to deliver on their promises to enroll people into government program that they claimed would permanently lower month loan payments.
1910	99305600	08/27/2018	Ameritech Financial	I was contacted by them via email with promises to lower my student loans and debt associated with student loans. I filled out all thier paperwork and the payments were supposed to be 6 mos at 257.00 then go to 99 a month and that would be my student loan payments from that date forward. However, that did not occur. All they did was put my loans in forbearance and then they became due again. the forbearance was supposed to be while they were getting the payments reduced and then the payments would be less than what I was paying monthly. significantly less. once the 6 mos was over and my payments became due again I contacted Ameritech again and they stated they werent able to reduce my loans and therefore I would be paying the same amount plus thier 99 dollars a month. At that time I faxed papers, emailed and demanded they stop the withdrawals. Called Bank of America and put a stop to them withdrawing money from my account
1911	99305620	08/27/2018	Ameritech Financial	Consumer received a letter concerning Ameritech Financial settlement. Consumer reports that he was promised to consolidate her loan paying of her student loan. Consumer has become aware that payments made to Ameritech Financial have not been going towards her loan. Consumer reports that he originally contacted them to obtain the service. Consumer has paid \$120/ for a year and \$99/month for the following year debited out of his bank account monthly.
1912	99305884	08/27/2018	Ameritech Financial	I called numerous times to ask for clarification about the services offered. I even tried to close my account 2 different times without it being honored. This company lied about the services they offered and refuse to refund me the money stolen from me in their fraudulent practices.
1913	99305887	08/27/2018	American Financial Benefits Center	When the representative contacted me he said this would be a good opportunity for me since it would be saving me money in the end, so I asked for the company name and researched it quickly, which seemed reliable. Actually, my old loan provider contacted me and told me the company was not who they said they were and that is when I stopped making payments and my last payment was in April 2016. When I would be making my payments it was a direct withdrawal from my account monthly.
1914	99306056	08/27/2018	Ameritech Financial	Consumer calling stating that she received a letter from Ameritech Financial stating that the company failed to deliver on their promises to enroll people into government program that they claimed would permanently lower month loan payments.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1915	99311279	08/27/2018	Ameritech Financial	They contacted me regarding my student loans and told me they can reduce my payments. I started paying the 108.00 a month for 8 months. The federal trade commission sent me a letter said they were a scam and to file a lawsuit and also to get my refund for my money. I need more guidance to help with getting my refund for my money. Other-Other Update
1916	99311538	08/27/2018	Ameritech Financial	Ameritech Financial contacted me regarding student loan forgiveness to help minimize my payments. I paid \$ 108.00 for 8 months to them. After paying the last payment I received a letter from the FDC about Ameritech. I need more info on how to get a refund for my money. UPDATE 08/27/2018 Consumer is calling to obtain information on his report read the privacy policy. [REDACTED]
1917	99311873	08/27/2018	Ameritech	The consumer has called to report that he received an email notice regarding the lawsuit against Ameritech. The consumer received contact from the company and tried their services. The consumer states that he ended up losing about \$650. The consumer states that the way it was explained to him was that the company would take their fee (\$100) but the rest of the money would go to their loan and that his interest rate would go down. The consumer states that they never did anything.
1918	99318132	08/27/2018	American financial benefits center	I Was provided information from a colleague for American financial benefit center I called AFBC And spoke to a Christopher Washington where Christopher proceeded to sign me up for a program that would reduce my monthly student loan payments to \$230 a month with an up-front fee of \$350 to get started in the program. Once completion of sign-up was performed I was charged \$230 a month for 15 months assuming that my payments were going to my student loan provider it wasn't until I received a letter from -My Student Loans provider that I was going into loan default when I reached out to the student loan provider and was able luckily to get things situated with a backtrack to me into a non-default state of repayment to which I have been working closely with them since 2015 and had canceled immediately my membership to American financial benefit center, When I called to cancel my membership they tried to sell me again with a new program for \$199 down and \$199 a month for my new payment for the inconvenience this representative name was Taylor Mendoza I was irate and told them to cancel my membership immediately and explain to them that they had not made one single payment to my loan provider for student loans that I was showing in default and I just spent the last three hours on the phone with my loan provider to get things straightened out. I had not heard from this company until recently when I received a letter in the mail regarding this lawsuit. I hope that this company pays every dime they owe back to their ripped off customers and then I'm able to see the money that was paid to them back in our account. Thank you for reaching out to me via mail and aligned me to be a part of this lawsuit against American financial benefit center.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1919	99318325	08/27/2018	Ameritech Financial	Consumer is calling to report that he received a letter in the mail from Ameritech Financial. Consumer indicate he was never a customer with them indicates he was going to enroll but did his research and ended up not utilizing Ameritech Financial.
1920	99318512	08/27/2018	AFBC	AFBC COMPLAINT: The consumer's father reported that he had paid about \$1683.00 to AFBC. The consumer's father reported no one is answering the PH# on the FTC letter. [REDACTED]
1921	99318570	08/27/2018	Ameritech Financial	Consumer received a letter concerning Ameritech Financial settlement. Consumer reports that she was promised to consolidate her loan paying of her student loan. Consumer has became aware that payments made to Ameritech Financial have not been going towards her loan. Consumer has called Ameritech Financial to cancel service and obtain refund, consumer states that there is a long hold and they never answer. Consumer reports that originally called in to obtain the service. Consumer has paid \$150/month debited from her account for about 4 Years.
1922	99318619	08/27/2018	American Financial Benefits Center	Consumer received a letter, stating that AFBC hasn't been paying off, her student loans. The company has been automatically withdrawing, money, from her. Consumer wants a refund.
1923	99318662	08/27/2018	Ameritech Financial	I signed up with Ameritech Financial in April of 2016. I have been paying them 99.00 a month each until March of 2018. As I was promised I thought that this 99.00 a month was going towards my student loans, I had no idea that Ameritech had put my student loans in forbearance and that the 99.00 a month was going to them for a fee. I did not find this information out until March when I had to renew my income based repayment loan, and the new amount would be 295.00 a month plus their 49.99 fee, also per month. The reason that I signed up with them in the first place was because they stated that per monthly amount for students loans and the 10 year forgiveness plan would be 99.00 a month forever. I had no idea that in 2 years I would have to reapply and resubmit nor did I know that for the last 2 years my student loans were not being paid. They purposely mislead me and encouraged me to say that I have 12+ dependents on the applications. They never once said that there was a fee for any of this and I just assumed that part of the 99\$ a month was going to them not all of it. I was never offered any other services described in the other complaints so I was paying 99\$ a month for two years for filling out a 10 year forgiveness application that is free.
1924	99324560	08/27/2018	American Financial Benefits Center	intered contract with AFBC had an enrollment charge of 200.00 with a program membership charge of 1188.00 on 5/5/2015 when it was time to renew i renewed thru fed loan services because i was sent an email and after discussing enrollment with the "true" fed loan center called AFBC to cancel i had to stop payment thru bank and never hear from them/AFBC again

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1925	99324614	08/27/2018	American Financial Benefits Center	First let me clarify that my husband is a retired U.S. Air Force veteran. I was referred to AFBC by a friend who said she had set up with them to help get rid of her student loan debt, so I contacted them because I have been at my wit's end with student loan debt. They told me they could absolutely help me complete the paperwork for student loan forgiveness for a fee of \$99. I assumed the fee was a one time fee not a monthly fee, but when checking my account I was charged a recurring fee of \$99. I called about the fee and they assured me that they could get my payments lowered to around \$150 a month for the 10 year period then my loans would be forgiven. They also asked for my account and password information for my federal student loans to expedite the process. I was very disappointed when I found out that to qualify for the forgiveness program I had to switch to the income based repayment option which would make my payments higher than the amount they had quoted me. Therefore, I chose to end my association with AFBC and discontinue the loan forgiveness program since with the income based program I was going to basically be paying back most of the balance anyway during the ten year period and the additional \$99 to them.
1926	99324649	08/27/2018	Ameritech	Was contacted by Ameritech . They offered to help on my student loan debt and would get it reduced. Been using them for over three years now. They kept telling me over time that my loan would be bought up and the money I was paying in would be a down payment to the buyer of my loan. Every year I had to update my info to stay in the company. Now I know it was a racket with this law suit.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1927	99324751	08/27/2018	AmeriTech Financial	America from teaching english in China for a month. I was worried about my loans and finding a job. I saw an AD on Facebook about a loan forgiveness program for Dallas Baptist University alumni's. I blindly clicked on it to find out more. I was contacted by this company for loan forgiveness, but I was still confused even after I asked them to explain the process to me a million times. He asked me if he could look at my federal loans account so he can see how much I owe in debt. I did not feel comfortable giving him my password information, so he tried to change the password. He also said that I would save a lot of money going through AmeriTech. He came up with numbers that I didn't know how he came up with. I was still unsure about the whole thing so I kept asking questions, and I could tell he was getting annoyed with my questions. We were on the phone for over an hour until he transferred me to a lady to verify my information. The lady said that she was not there to answer any questions, just to read off questions and for me to respond. When I asked her to repeat something she had read she sounded annoyed. (I'm a visual learner and ADD, so it is very difficult for me to focus when talking on the phone.) Something in me wanted to interrupt her and say "never mind. No. I don't want your help. Goodbye." But I didn't for some stupid reason. I went through with it. They took \$100 out of my account and said the next payment will be in November. However, I haven't given them any paperwork from my job for them to continue the process, and they still kept sending me notifications that they are going to take money out of my account again (for a reason I don't understand.) My income was low so I qualified for the \$0 a month on my loans right now, but I had to be paying Ameritech \$100. That didn't make sense. Thankfully my older sister was able to help me talk to my federal loans provider and find out that I am eligible for the Public Service Loan Forgiveness program. With that information we called AmeriTech and I gave permission for them to allow my sister to open my case file. AmeriTech still tried to keep me as their client until my sister told them that I was eligible for the Public Service Loan forgiveness program. That is when AmeriTech finally backed off and allowed me to close my account with them. Now I know to go through NelNet, not Ameritech. My experience with AmeriTech made me feel foolish. They were going to cost me more money (money that I didn't have!). Now I know that they were annoyed with my questioning because they just wanted my money and didn't really care if I

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1928	99324773	08/27/2018	AFBC	AFBC contacted me by postcard to tell me I could get federal student loan forgiveness with their company. Instead of paying 22K dollars they said I would only pay them 8-11K (I can't remember exactly) and the rest would be forgiven by the government. They said only certain companies (theirs included) were approved by the federal government to offer such forgiveness. The plan was to pay them \$600 a month for several months and then \$100 a month for a year or so and then \$50 a month until the year 2022. I am still paying them monthly from my checking account and every year I send AFBC my tax return and pay stubs for what they said was an IDR (income driven repayment - plan request). Last week I received an email from AFBC and also the FTC regarding fraudulent practices. AFBC said not to worry about it that everything was fine but i don't trust them after all i have read so i am sending you this formal complaint. I spoke with Nelnet the company who has my student loans and they said I owe exactly the same amount as I did in 2012 and that I am not in default but I am on an income driven repayment schedule.
1929	99324887	08/27/2018	American Financial Benefits Center	I kept receiving mail from this company stating that I needed to call to get my student loan payments reduced and get loan forgiveness. I contacted them via phone and I was told that if I paid a low monthly payment for 10 years then the rest of my loan would be forgiven. I had to submit all my paperwork showing how much money I earned, had to give them access to my fed loan account and that they would take care of everything but I had to be set up on an automatic withdrawal of \$257.95 a month. I paid 3 months of \$257.95 and then I started getting mail from Fed Loan services saying that my account was past due. I called AFBC and they said that the \$773.85 that I had paid them over the past 3 months was for document preparation to lower my payments. So the \$773.85 didn't go to paying my student loans it went to AFBC. What a scam this company is. I am single person trying to pay student loans and survive on what I make.
1930	99324998	08/27/2018	Ameritech Financial	I have received three letters regarding the lawsuit on ameritech. I called to ask for my payments to be put on hold until this is all over. I was informed that my 31 payments at \$108.00 were not going towards my student loan and that it was a fee for them. Im highly upset about this because I was misinformed and now im out over 3000.00 and none of it went to my student loans. I hope this gets solved and I hope I get my money back.
1931	99325137	08/27/2018	Ameritech Financial	Consumer received a letter in the mail from the FTC in regards to the lawsuit against Ameritech Financial. Consumer wanted to know more information and to start a complaint about the fact that she lost money from paying them. Consumer stated that she had paid them about \$82 per month for about a year, this was coming from her bank account.

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1932	99325319	08/27/2018	AFBC	Consumer calling to report that is part of the American Financial Benefits Centers, and that he would pay them for to pay off his loans and they did not do that. Consumer also stated that they accessed his account and differed the loan. He states he has sent approximately \$10000. They would take the money out \$100 of his debit account very month.
1933	99325395	08/27/2018	AFBC	I received a card in the mail staing that I could get my college loan payments lowered.I called the AMerican Financial Benefits Center and gave them all of my information and was led to believe that my payments were being made as i would receive an email from Navient with a balamce of 0.00 for that month.However bothing has been paid and I continue to give money to a company that now has made my student loans go up to over \$45000.All they they have done every month is made a deferment which has now caused me further debt.
1934	99331217	08/27/2018	American Financial Benefits Center	I joined AFBC for my student loan forgiveness program. The company insured me that each payment every month would go toward my student loans and all would be forgiven within 10 years of making continuous payments. I noticed that my FSA password changed and I did not do it and I called them and they denied changing it but was willing to change that day so we did. I am very upset and looked into this company to check to see the reviews and to make sure it was accredited. I hope this will get worked out and I get my refund back.TOPIC:Referrals
1935	99331229	08/27/2018	ameritech financial	For about a year I paid Ameritech financial 130.00 a month for there so called services to reduce my loans payments. That fee combined with the actualy monthly reduced payment was less than I was paying before so I went with it. But I realized it was a scam and cancelled my account. They tried persuading me they do all the work but they don't and besides the form is very simply to fill out. So they have from me around 1500 dollars. They are criminals in a terrible banal way possible. That's a lot of money.

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1936	99331397	08/27/2018	American Financial Benefit Center (AFBC)	assistance with forgiveness loan & guaranteeing lowest monthly payments. I contacted them to telephone number listed on letter to further inquire about service. I spoke with Janet Fletcher (800-488-1490, ext. 157) on July 7, 2015 & she explained their services would assist with qualifying for forgiveness loan program & obtain best lowest payment. I was convinced to provide my personal information to complete application. I was never informed my loans would be consolidated & placed on forbearance. The company first payment withdrawal from my bank account was for \$274.00 on November 10, 2015. They continued to automatically withdraw monthly payments of \$99.00 with my understanding that those payments were towards my student loan. I began to question and feel confused about the service when I started receiving emails & phone calls from Fed loan; indicating my payment was due. When I reached out to AFBC before March 2017 & I was informed to ignore emails & phone calls because they were still processing my application; further stating I did not have to make any payments. I continued to question process and payments, I was then explained payments being made was for their service & that my student loan account was on a forbearance. I was confused & stressed about the situation. I felt mislead but did not know what to do. The customer representative would tell me not to worry. My student loan remained in forbearance status for two years and I accumulated a lot of interest. I reached out to AFBC on several separate occasions & addressed my concern, but they continued to say not to worry & that it would not affect my credit or status. However, they did not stay up to date with my account and because I ignored the payment due date, as I directed by their representatives, the missed payment was reported to my credit & it affected my credit score. When this was addressed with AFBC, on 3/28/2017, they told me it was impossible & did not assist with resolving the problem. It was approximately June/July of 2017, that I began to make payments towards my student loans. I had been laid off March 2017 & this situation with AFBC added stress. I attempted to cancel services with AFBC on several separate occasions & spoke on most phone calls with Supervisor Paul; each time I tried to cancel services they would scare me by stating the paperwork was difficult to complete and file, that there were certain forms that needed to be completed to qualify for the forgiveness program, & stated that if paperwork was filled out incorrectly it would affect qualifying for

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1937	99331448	08/27/2018	American Financial Benefits Center	I was doing my monthly payments directly to myfedloan until my husband lost his job. I couldnt make my monthly payments to fedloan and this company contacted me thru phone and offered their help by lowering my payments. At that moment I was in need of lowering my payment that I trusted this company. I submitted all paperwork and my monthly payments were being deducted from my bank account. I started to become suspicious when I needed to contact them and I couldnt. The only way to talk to them was if THEY contacted me. Later I found out that none of my payments were going thru. Fedloan contacted me that why I had stopped making my payments. I told them my story and this is when I realized it was a scam. I canceled my autodraft. It wasnt until a year and a half later that I canceled my autodraft. But once again I couldnt get a hold of them to get my money back. What a horrible experience.
1938	99331591	08/28/2018	Ameritech financial	I was told by this company that I would pay what I could afford (\$100/monthly) for around 10 years, then the government would forgive the remainder. I specifically asked if it would negatively affect my credit and he reassured me it would not. Ive been paying for approx 2.5-3 years. How can I be reimbursed?
1939	99331767	08/28/2018	Ameritech financial	When my account was set up for student loans the person on the phone lead me to believe that I needed them to get my account into the status it is in. i specifically asked him why did I need them to file the papers that i was already on an income driven repayment plan. He told me that we could not file the papers by ourselves and needed the company to do it for us. that is the only reason I went with this company. They are liars and refuse to give me back any of my money.
1940	99331816	08/28/2018	Ameritech Financial	I had been sent several mailers from the company stating they could help reduce my student loan debt and help with a lower payment. I finally contacted them in Nov 2017 and got enrolled in the program. I was told that after the paperwork was completed I would be paying around \$170 a month. After several months I got contacted by my origianl loan company requesting payments. I was under the impression that the \$170 was going towards that loan payment. It was only after several day of trying to reach someone that I finally spoke to a representative that informed me that the \$170 was to pay fo the services of Ameritech, to keep me enrolled in a debt reduced plan with my original service company, and that I still was required to make the payments to them as well. After talking to several people at Ameritech, I came to the conclusion that I was not told the truth when I signed up for the service, and was lead to beleive false info. I called and requested to cancel the service and was tried by the rep to be talked out of it stating that they were able to save me tons of money. I did end up canceling and am now out over \$1000 and am not happy at all!

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1941	99331958	08/28/2018	AFBC	This is so very frustrating, I spent \$4,951.00 on this company and I owe more now on my student loans than when I started. I work for a University so I know that the government wants to make schools pay the student loans for those that they coaxed into loans under false pretenses. But this company is going to get away with it. I know owe the credit card and my student loans and have to take money from my grocery budget to get everything paid for. So frustrating. The government needs to do something regarding this. They need to be held accountable.
1942	99331993	08/28/2018	American Financial Benefits Center	I received an email saying that they offered a program to help with student loan payments I called in and provided information, all the time they told me my payments were going to go towards my loans they would make them on my behalf and when we got to 20 years the remainder of the balance would be forgiven. I paid them 149 a month for 12 months with a \$50 start up fee. The entire time I emailed back and forth with questions and was assured I was current and okay and my payments would remain in that 99-149 range. After a year of being skeptical I finally got fed up and called to cancel. I was also told to file my taxes separately from my husband which I refused to do. I also dealt with Holly Novak who was a customer service manager. I was lied to a lot and they told me different things every time I called. Cancelling was difficult also. I recently receive notice of a lawsuit pending and wanted to share my experience and provide my contact information in case more information is needed. Thank you.
1943	99332102	08/28/2018	American Financial Benefits Center	Consumer received a letter from AFBC (American Financial Benefits Center) about a lawsuit that is being filed. Consumer reported they told her they would help lower her student loan debit but never did. Consumer first found out about this company by a phone call she received from them. Consumer called her student loan company and they told her she should never have to pay for debit release services. Consumer called American Financial Benefits Center them to ask what they are paying for and they told her for credit repair. Consumer has paid about \$3000 to them from her bank account. UPDATE: 08/28/2018 Consumer called back with additional phone numbers. [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1944	99338242	08/28/2018	Ameritech financial	I was first contacted by Ameritech through the mail. They sent me a letter offering a way to decrease my student loan payments and/or receive student loan forgiveness. I signed up for their service over the phone, under the impression that my \$132/mo payments would be going toward my student loans. When I later realized these payments weren't going toward my loans, I called to cancel their service. When I called, the representative was trying really hard not to lose my business and eventually transferred me to their supervisor. The supervisor made it seem like the service they were offering me (to apply for total loan forgiveness after 10 years of payments) was something I would be unable to do without their service. So, I did not cancel their service. I have been continually paying them \$132/mo even though I'm not even making loan payments right now because I am in graduate school, so my loans are in deferment. After reading about this lawsuit, I now realize that their service is something I could do on my own, so the money I have been paying them is for nothing.
1945	99338299	08/28/2018	American Financial Benefits Center	I received a letter in the mail. I did some online research of the company and verified that it was accredited and seemed to have a good rating. I called the 1-800 number on the letter and they explained that they would be able to help me keep my repayment affordable. They charged me \$150 for the first three months then proceeded to charge me \$50 each month thereafter. I recently learned that this was an expense for something that the federal government offers for free so I cancelled my account.
1946	99338306	08/28/2018	American Financial Benefits Center	AFBC contacted me to help with my student loan consolidation with American Education Services (AES). I was informed if I went through them (AFBC), my monthly payments would be lower and the most I would have to pay would be \$100.00 per month. However, my new student loan would be through FedLoan Services. Also, I would be placed in the Loan Forgiveness Program being I am a nurse. Then I noticed, not only was AFBC withdrawing \$100 out of my account every month, but I also had to pay FedLoan Services directly over \$200 a month. I also found out by FedLoan Services, I was never placed into the Loan Forgiveness Program promised by AFBC and FedLoan Services never received my documents pertaining to this filled out by me and my employer. AFBC never forwarded FedLoan services all the completed documents. This was about a year after signing up with AFBC. The representative from FedLoan Services instructed me to call AFBC and cancel my contract with them and to go directly through FedLoan Services, which is a U.S. Department of Education Program. I had to start all over again with the Loan Forgiveness Program. Now my monthly payments are more reasonable just going through FedLoan Services. I feel I was mislead and lied to by AFBC. Other-Other Update

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1947	99338867	08/28/2018	AFBC	About two years ago my mom called me and told me there was a company AFBC who said they can help lower the parent plus loan she had taken out for me and my sister. She said they would lower our monthly payment to \$99 if we pay that for three months on time. It was our understanding that that was our monthly payment. They didn't specify otherwise so for about two years we have paid on time no problems the \$99 a month. We weren't aware that this was not going towards our loan. They never came back saying this is our payment for us and they never said what our monthly payment for the loan would be so it was assumed that was the monthly payment for our loan. They basically ripped us off for two years and i'm sure now we have two years of interest put on the loan. We could've been paying that loan down instead we were paying a scam company who clearly takes advantage of people hurting with student loans. Its not right they should've been clear from the very beginning what that \$99 payment was for, had we known it was just to pay them we would've never done it. We are currently out of \$2475.00 because of them and as of today i am stopping them from taking any more payments out.
1948	99338900	08/28/2018	American Financial Benefits Center	The consumer wants to file a complaint against American Financial Benefits Center. The consumer found them online and called them. The suspects wanted to know some information offering student loan debt relief services. The suspects said it would keep her loans from forbearance and would pay down her student loan. The consumer found out that was not true at all. The suspects said after a certain amount of payments, the suspects said they would pay the rest of it. The suspects did use the information they asked to log into her FAFSA account. The suspects requested payment and then monthly payments via debit card. The suspects requested lump sums first. The consumer has paid a total of approximately 4800.
1949	99342195	08/28/2018	Ameritech	The consumer wants to file a complaint against Ameritech. The consumer reports she made payments that over the course of 11 months. The consumer reports she paid \$179 a total of \$1969. The consumer reports that she has sent them letters to get this resolved. The consumer reports she cancelled her banking account.
1950	99342196	08/28/2018	Ameritech	Consumer received a letter from Ameritech about a lawsuit that is being filed. Consumer first found out about Ameritech when they called her. consumer signed up with the services to help lower her student loan debits. Consumer had to make payments to help with the student debit. Consumer was making monthly payments out of her bank account. Consumer found out they are not helping pay her loans.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1951	99342792	08/28/2018	American Financial Benefits Center	I received a post card with the information about that company saying that they could help reduce college loans or even ask for payment forgiveness, right around December 2015. When I received it I wasn't interest but knew that my loans were so behind that I called spoke with their representative Erik and he began to explain that their company helped with loan forgiveness or they could work a low payment plan that would be beneficial for both me the consumer and the loan company. SO, before we moved forward with any signing of the documents I asked if the amount we had agreed on \$179 was going to go directly to my loans they stated yes, that after about 15 months or so my payment would then decrease to \$99 a month. At the time of course the amount was ideal for me because my work was very unstable and the amounts were doable. In 2016, I believe I filed my 1099-and that is what sparked my attention for my taxes for the 2017 year, I was waiting to file because I had not received it yet and in my mind I had that I would be getting one since I had faithfully been paying on the loan each month. When I finally called the company to ask them if I could have a copy of it that said they didn't send those out. I was confused and asked why if I was certain I would be receiving one since I had been what I thought paying my loan. They then put me on hold had me talk to a manager where he then explained that the company didn't make any payments towards the loans, the payment was made towards their membership. I was very upset and went ahead and cancelled all services with them. Told the manager when I started with the company that is not what I was explained and that this was ridiculous, I was a single mother throwing money away to a company that was stealing money from people because all the stuff they were doing for me I could have done for free and on my own. I just thought they were helping me by decreasing my high payments but instead I threw \$3854 away when I could have used the money for something more resourceful or actually paid on my loans. They went ahead and tried to keep me in the program by lowering the payment but I refused. They suspended my services and now I hear the law suite in place and feel terrible that I was not the only one they scammed. It's already hard enough to be budgeting our education and everyday lives so that some company can profit from our struggles.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1952	99342804	08/28/2018	AFBC	I was told by AFBC if I paid \$99 a month for the next 20 years, Obama has put into law a 'debt forgiveness' bill that would clear out ALL my school loans. So over the last couple years I have paid the \$99, however recently I have been getting bills from Granite Management (school loan holder). Now every year AFBC wants information on how much I make, so they must be filling out Forbearance's, which I could do myself. So I paid them \$1200 a year to fill out paperwork that would cost less than \$10? Not to mention all the interest goes to the loan, so not only have I paid \$1200 a year, but 5k in interest goes onto my bill each year...so 20 years would be \$23,760 paid to AFBC and \$100,000 added to my 50k school loan already. Something is very wrong here
1953	99342861	08/28/2018	American Financial Benefits Center	This agency failed to deliver on services promoted. Thier fees and services increase the financial burden of my family.
1954	99346337	08/24/2018	Ameritech Financial Ameritech Financial	CFPB Issue Type: Dealing with your lender or servicer   Trouble with how payments are being handled --- What Happened: I have been a customer of Ameritech Financial since June 2017. I was signed on in the understanding that they would consolidate, give me a lower monthly payment and forgive my loans after 10 years of payment. I then went and checked on my studentloan.gov account and no payments were made to my student loan since 5/22/2017. I now have acquired \$10,000 of interest added to my student loan and been paying Ameritech \$132.00 a month since June 2017. When speaking with the Federal Loan that Ameritech has been logging into my account into forbearance without my permission. --- Have contacted: CC Issuer --- Fair Resolution: I would like all my payments to Ameritech to be reimbursement and to give me \$10,000 of interest I have inquired for being in forbearance for so long.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1955	99346749	08/27/2018	Ameritech Financial Ameritech Financial College of Central Florida	<p>CFPB Issue Type: Getting a loan   Fraudulent loan --- What Happened: I signed up for what I thought was a student loan forgiveness program through Ameritech financial and through my authorization have been having \$99 debited out of my checking account for more than 24 months. I just learned the funds are not being applied to my student loan through the Federal Trade Commission via letter and email. After confronting Ameritech about this matter, the company denied the allegations, however agreed to close my account as I wished but did not offer to return any funds that I have paid. I have since had to contact my loan servicer to bring my student loans up to date as they were showing I was in default. The company mislead me by contacting me through the mail and giving me false information as to how my student loan would be forgiven. Ameritech stated that my loan only had to be paid for 10 years for forgiveness, and if I listed family members of at least 10 people who received more than half of my support I would have an easier chance of being approved. After sending them all of my information Ameritech said I was approved, and my payments began. All of my payments were electronically submitted and my bank statements has all of the total payments. --- Have contacted: CC Issuer --- Fair Resolution: I would like to have a letter sent to me from the company stating they mislead me pertaining to student loan forgiveness which will allow me to show this information in the event the defaulted loan statement affects my credit ratings, and I should also be entitled to a refund.</p> <p>Service Inquiry ReceivedAmeritech Customer Service &lt;customer.service@ameritechfinancial.com&gt;Thu 7/12, 7:45 AMYouDear [REDACTED] This email confirms receipt of your Customer Service inquiry. It has been logged into our system as Case # [REDACTED]. We are working diligently to resolve all incoming requests, and will contact you as soon as possible so that we can resolve your concerns to your satisfaction. In the meantime, we have placed your account on a temporary hold. As a valued client of Ameritech Financial, thank you for your patience!Ameritech Financial Customer Service customer.service@ameritechfinancial.com 1-800-792-8621 --- School Unit ID: [REDACTED] -- School OPE ID: [REDACTED]</p>
1956	99350197	08/28/2018	Ameritech	<p>Consumer is calling to report that she received a letter from the FTC about Ameritech. Consumer received a letter from Ameritech stating that they could help consolidate her student loans. Consumer called the number and set up services with them to pay 189 dollars a month. Consumer has paid a total of 3780 dollars through her checking account.</p>

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1957	99350379	08/28/2018	American Financial Benefits Center	My initial contact with this organization was 3/23/2015. At first, AFBC charged me \$199 a month. After 5 payments of \$199, the payments went down to \$99. I believed that the payments I was making every month were going towards paying off my student loans. This was not the case. AFBC would also log on to my FedLoan account without my knowledge and change my password if they needed to.
1958	99350908	08/28/2018	American Financial Benefits Center	I have been being billed \$100 a month from this group since August of 2015 and paid an initial fee to enroll (though I do not recall what it was). I was notified that the FTC was filing suit against this group and that none of my money has gone toward student loans. In addition, I do not recall completing the form authorizing this group to retrieve money monthly. This company has made off with thousands of dollars from me and none of that money has gone toward student loans. I had contacted them in the hope of consolidation, but when I found out that I could not defer loans under their program while going to school, I thought better of utilizing the program. Still, without the final signature, this company has been hitting my account for \$100 monthly fees. I would like this to end and if at all possible retrieve the money that the company has more less stolen for the past three years.
1959	99356333	08/28/2018	American Financial Benefits Center	Consumer is calling to report that she received a letter from the FTC about American Financial Benefits Center. Consumer found out about AFBC from a friend and she contacted them. Consumer signed up for their services for a total of Unknown dollars. Consumer paid a total of Unknown dollars.
1960	99356821	08/28/2018	Ameritech	Consumer states he got a letter from us about Ameritech. He signed up with them on 11/2017 and he paid 173 a month. He paid with auto pay for a total of 1553. He did a stop payment of 07/2018.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1961	99362857	08/28/2018	AFBC	I am not sure the exact date of beginning of this service with AFBC but I estimate it to be around 2016. I strongly believe through tout this time they have NOT paid any amount towards my school loan. I have recently checked the original loan due to the Lawsuit and my loan has skyrocketed. They have done forbearance on my account and kept any amount owed to the original school loan. I now have to basically start over and re-gain trust in my original loan company and hope I can afford the repayment they will set. I had to close my original bank account and get hold of any institute that had access to my account to keep my other payments in good standing. I can say I am Very Frustrated with this events. I should have seen the warning signs but when I took the first steps with this company they seemed to be on the up and up. I have never been contacted by my original loan company so I figured everything was good. I do have A+ credit and now I am afraid this will severely impact it if I cannot straighten up the mess they have left me in. As you can see I am very hurt upset and yes a little angry. All I can say is now I am in a very deep hole I may never get out In closing I would add, it is not just the money they took but the unforgiving amount of interest on my original loan. Thank You for Taking the time to listen to my story. I know there are many more like mine!
1962	99362903	08/28/2018	Afbc	i have been rioped off fo years asking fornproof that i am getting the results of dept forgivnesd. they never producee any documents.
1963	99362924	08/28/2018	AmeriTech Financial	I was given information on my student loan(s) and was told that the amount they received from me would go towards it. I was advised that if I was making payments to another company for loan repayment, that I needed to have them stop in order to not make double payments. Thank goodness I did not get around to it becuase I thought that would help pay off my loan(s) quicker. I never submitted any paperwork or documents, but they still took payments. I provided my debit card information over the phone, which got verified by mulitple depts. When I asked them for a refund they sent me a form with an electronic signature. I did not sign this. The information they sent me to sign required that I print it and either mail or email it back. PLEASE HELP!

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1964	99363307	08/28/2018	American Financial Benefits Center	AFBC told me that I would have to pay them \$50 a month and it would be put right on my parent plus loans for 20 years. After 20 years the amount that was left would be forgiven. I was getting messages from FedLoan about past due payments and AFBC told me they would take care of it and they were paying on it. They were not. They NEVER enrolled me in any loan repayment or forgiveness programs. All they did was roll my loans from the 4 years my son was at Dickinson College into one HUGE loan. Now my loans are consolidated and my son has gone back to law school. But because they consolidated the loans I cannot have them deferred so he can help pay them when he graduates. I have an outrageous payment that I cannot afford. They straight out lied to me and now the interest is compounding and the amount of the loan is becoming astronomical. I don't even know how my son will be able to afford to make payments to me to pay it off when he gets out of grad school. I finally stopped paying AFBC when I realized that the money was not going on my loans and now they are sending me emails and letters asking me to come back and that there is a lawsuit filed. I am willing to be contacted to help out in any way so that they do not do this to anyone else. They are ruining peoples lives like they have ruined mine.
1965	99363380	08/28/2018	AFBC	Not sure of initial contact, but I believe I ended the contract in the summer/fall of 2016. I contacted AFBC to assist in repayment or forgiveness of my student loan. I work for a non profit hospital and was told they could help me file the papers I needed to have some of my student debt forgiven. I paid \$400 in 3 installments. I would wait for action and would never hear anything. I would call and get a different agent each time. Any emailed documents never seemed to reach the right person. Finally, after more than a year I realized this company was not going to help me. I got the impression maybe I got caught up in a fraudulent company or practice. Unfortunately, in the over a year that this was being worked on my student debt grew and by the time I ended the contract I owed more than when I started the actions to help with forgiveness.
1966	99363590	08/28/2018	AFBC	I was told that the money paid to this company was to be used to pay student loans in lump sum after money was collected. I just received a letter stating that the money paid was for services and not to pay student loans. I have been paying student loans and this company. My student loans have increased and I am now also paying this company for nothing.
1967	99370309	08/28/2018	American Financial Benefit Center, AFBC	Offered very confusing paperwork; Hidden fine print; Made it sound like the monthly payments were going towards student loan principal when in fact it was not; Did not make it clear the monthly payment was for AFBC to process paperwork and to keep my student loan in a deferment status; Agent on phone asked questions in a way that you had to answer "yes" or "no" and he used it to find every loophole to qualify you for income hardship.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1968	99370950	08/29/2018	American Financial Benefits Center	Contaced American Financial Benefits Center, to see if they could help reduce my payments for my school loan. They said they could help, and it would be \$49 monthly to them for 25 years, and Income Driven pay back for school loans. What i was not told was I could do the SAME thing, working directly with my loan company (Navient), without paying them the \$49.00
1969	99370964	08/29/2018	Ameritech Financial	Consumer received a letter in regards to FTC v. Ameritech Financial. Consumer states that she has been paying the consumer for the last for approx. 2 to 3 years. Consumer states that when she first enrolled the consumer paid \$700 and then \$100 per month since. Consumer states that she received a mail solicitation and the consumer responded to the mailing that was offering the consumer a program where if she paid the company for 10 years then the consumer's remaining student loan debt would be forgiven.
1970	99371197	08/29/2018	American Financial Benefits Center	In April 2016, American Financial Benefits Center(AFBC) contacted me in regards to my student loan forgiveness. I was paying them \$199 for almost 2 years under the impression that the money was going directly to MyFedLoan. In January 2018, I was notified by myfedloan that my payment was late. Therefore, I contacted AFBC to find out why my payment wass late if they were drafting money directly from my account every month. By contacting them, I found out that the money I was paying them did not go to my student loans. It was payment for AFBC processing the paperwork for me, that was it. Basically, AFBC is for lazy people who can't follow directions to send off the proper documents. This was a toal waste of my money. This was a total rip off and they should be ashamed of themselves for tricking people.
1971	99376980	08/29/2018	Ameritech Financial	Consumer is calling because she received a letter from the FTC regarding Ameritech. Consumer states that she does not remember how she became in contact with the company. Consumer signed up for a loan forgiveness program and paid an initial fee of \$287 and \$99 a month thereafter. Consumer called Ameritech and asked for a refund because she found out that the company never made any payments towards her student loans. No refund was given but she was able to cancel the service.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1972	99377074	08/29/2018	American Financial Benefits Center	My daughter received the AFBC information letter in the envelope with her federal student loan monthly payment notice, thus giving AFBC an official "stamp of approval" for helping to reduce her federal education loans. That's why we called AFBC in fall 2015 to register in its program, because it appeared to have official government endorsement, which other private companies did not have. AFBC reduced monthly payment from unmanageable \$250 to (after 10 months of \$199, fees for its services) \$99 a month. We have paid nearly \$4000 since 2015, but none of that has reduced her federal student loan amount of around \$30,000. That's under forbearance. AFBC says after 300 payments, 25 years, the federal student loan agency will forgive the loans. AFBC says if we want to pay off early, we owe full amount under forbearance and lose the money we have already paid to AFBC. So we're stuck with 25 years of paying AFBC, and only that company's assurance that the loans will be forgiven. No one at federal student aid center can or will confirm that.
1973	99377307	08/29/2018	American Financial Benefits Center	In October 2015 Sally Mae/Navient was calling me numerous times a day and saying I owed \$600/month in student loans. That was not doable. AFBC sent me emails that claimed "student loan debt relief". I called them to find out more information and was scammed into believing that they could reduce my payment to \$99/month. I have paid them \$3,500 now and found out that not one penny went to my loan. I am disgusted and sick over this. I want reimbursement. I want this company to be charged.
1974	99382082	08/29/2018	Ameritech Financial	I was trying effortlessly to make a repayment plan with Fedloan, but could not receive assistance. I saw an add for Ameritech and called to know more information. When I enrolled I was pleased with information and finally being able to start repaying. I recently received an email and correspondence on the lawsuit against Ameritech. I was completely in shock and worried due to more than \$500 have been paid. Please help out in this situation. It has been a hassle to coordinate payments and to know now of this is truly frustrating. Thanks!
1975	99382087	08/29/2018	American Financial Benefits Center	Consumer states she got a notice from American Financial Benefits Center. She signed up with them in 2015 and she pays 99 a month with direct withdrawal for a total of 3564.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1976	99393316	08/29/2018	AFBC	The dollar amount is approximate as i cant recal the total but its in the area of \$1200-\$1600. I contacted the company after seeing their reviews online the initial call was OK they did explain the entire process they did make me aware that the payments do not go to my student loan however it's for payment to be a monthly to create the forms for my student loan I stayed in a program a little bit over a year my student loans were at zero dollars during that time frame after the year I was contacted by them and I was given a little bit of different information with the information that they gave me It would've made my student loan payments about the same as if I was paying it on my own so I felt there was no sense in paying money every month to submit a paper when the same amount is dueSo for me I do feel like they trap you for year they get you caught up in the program and then change all the information after that so basically i feel like ot was a total waste of money being in the program and they should be more upfront with you initially rather than waiting a full year afyer you have invested over a thousand dollars.
1977	99393650	08/29/2018	Ameritech Financial	In December of 2016, I received a letter from Ameritech Financial stating that I may have been eligible for student loan forgiveness on my federal loans as allowed by the Affordable Education Act under the Department of Education. I called the number listed and spoke with a customer service representative by the name of Richard (possibly last name Clark), who went through a series of questions with me and determined I was indeed eligible for an income driven repayment plan. I was informed that Ameritech would be my representative, and that I would pay them for the first 3 months of payments (approx \$150 each, plus \$99 to federal loan), then for the following months (a total of 120 months of 'qualified monthly payments'), Ameritech would make payments to my federal loan servicer ON MY BEHALF. I was told by Richard that I no longer needed to interact with Nelnet (my federal loan servicer), and that again, Ameritech would make payments of \$99 on my behalf. I was told verbatim, that Ameritech would be making payments on my behalf of \$99/month to my federal loan servicer and that these payments went toward my 120 monthly qualified payments. I was NEVER TOLD that the \$99.00/month went to Ameritech for their communication services until I spoke to them via phone call and asked specifically regarding these misleading statements (phone call was on 8/27/18). In summary, Ameritech told me I paid them approx \$400 for their services and that the subsequent payments went DIRECTLY toward my federal loans-this was in fact FALSE and MISLEADING information given to me from the customer service representative that signed me up with their program. I have unknowingly paid them approximately \$2,370 for 'ongoing communication services' I definitely do not need help with. Thank you. - [REDACTED] [REDACTED] 8/30/18

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1978	99402096	08/29/2018	American Financial Benefits Center	Consumer states that she wants to report American Financial Benefits Center. Consumer states that she went through them to help consumer do all her paperwork for her student loan repayments. Consumer states she was paying them \$100 - \$50 a month for this service. Consumer states that she has paid over \$2000 to this company. Consumer didn't know the service she was paying for she could get for free.
1979	99402407	08/29/2018	American Financial Benefits Center ("AFBC")	When I called they told me about the student loan forgiveness program and I was interested. They led me to believe that the \$99/month would be applied toward my student loan, not a membership for document preparation services. I have been paying since December 2015 and feel completely violated. I feel sad for all of the other victims who were preyed on and hope we all can get our money back.
1980	99402659	08/29/2018	AFBC	Consumer reports that she has gotten letters concerning a lawsuit against AFBC. She has paid them \$2376 over the past two years. Consumer contacted them online.
1981	99409055	08/29/2018	AFBC American Financial Benefits Center	i contacted AFBC in resoonse to several mailers they sent to my home indicating they could reduce my student loans by thousands of dollars. At the time, i was in a desperate financial situation and that vulnerability was cleary exploited by this shell of a company. The phone representative assured me that by signing up with AFBC I would indeed reduce my student loan debt by more than ten thousand dollars. He also said he could redice my monthly payment to an amount I could actually afford to pay. i gave hom all of my oersonal information and signed up for services wi AFBC. I was obviously naive and trusting that they would act in good faith on my behalf. That could not be farther from the truth. This company is nothing but a SCAM. I feel utterly violated. After three years of making monthly payments to AFBC, I was contacted by yet another loan comapny to say that my student loans had been consolidated and sold to them. Omagine my surrise as this was absolutely done wihtout my knowledge! it wasnt until I was on the phone with this new company that I realized AFBC had been taking money from my checking account all these years and not one penny of that went toward my student loan debt! I also learned that AFBC had altered my FSA credentials as well as provided false addressess an dohone numbers for me over the years. Again I felt completely violated. The new company indicated that consolidating my loans was not advantageous to me and actually is costing me even more money! Now I have more student loan debt than I had when I satarted combined with no way to negotiate a payment I can afford each month and a credit hihstory that is simply destroyed by AFBC's deceitful practices. I am in shock that this company's scam is legal. They are nothing but crooks and liars who prey on good people wha are trying to do the right thing and pay off their debt in a responsible yet affordable way.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1982	99409137	08/29/2018	Ameritech Financial	We were contacted via a letter in the mail claiming to be able to give us lower monthly loan payments and forgiveness once we pay them for the allotted number of years. I have student loans for my son's college education so this was something we were very interested in. We called them and talked to a representative who explained the process. There was no mention of the fact that the fee we were paying them monthly was only a maintenance fee for otherwise free services. We were never told the fee was not actually paying down the loan balance. After 3 years of monthly payments they raised our monthly payment 300% claiming they never had my full income reported and I should have been paying much more every month. We cancelled immediately as it wasn't saving any money compared to the normal FedLoan payments I would have been making. After cancellation and restarting the actual FedLoan payments, we discovered the balance had not gone down, but actually up because of interest. We were never told we were simply paying them to constantly defer the loan. Recently we got a letter saying Ameritech was being sued for exactly this same activity. This should not be legal and apparently it is not.
1983	99409367	08/29/2018	American Financial Benefits Center	I was contacted by AFBC to refinance my student loans to obtain the Public Service forgiveness option. After making several months of payments, I noticed that my loans just kept being put in forbearance and not actually being made payments on. After noticing this, I cancelled my services which has just increased my loan interest rate and thus increasing my loan amount total.
1984	99413548	08/30/2018	Ameritech Financial	For 2 years I have been paying Ameritech \$99 per month to "handle" my student loan. Little did I know this could be considered fraud and according to the US Dept of Ed, some of the personal information I provided and forms I filled out could actually be used in a fraudulent manner.
1985	99421571	08/30/2018	Ameritech	Consumer called to report that she was in business with Ameritech and she wanted to know why we had a case against them. Consumer has paid them a total of 3267 dollars.
1986	99421778	08/30/2018	Ameritech	Consumer is calling to state she received a letter from the FTC about Ameritech. Consumer received a letter from Ameritech stating that they could help pay out her student loans. Consumer signed up for services with them and has been making monthly payments. Consumer has paid a total of Unknown dollars through her checking account.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1987	99429157	08/30/2018	American Financial Benefits Center	I am highly disappointed in AFBC. i received an advertisement letter in the mail noting that they can help with student loans and enroll me in programs that can eliminate the loan. After speaking to a rep to collect more information, i signed up in May 2015. They have been taking \$99 a month from me ever since and I put my student loans on the back burner until I received a lawsuit letter from them and FTC. So i called them to clarify and they noted that they do not pay into my student loans! They only work with the documentation portion. My exact words were, "Im paying you to push paper around for 3 years! A simply phone call could have resolved what your doing!" They noted that i signed an agreement that stated they were not paying into my loans. Then i asked, "if all you do is push paper, why did you note that i qualify for the forgiveness program when in fact you don't determine that?" The rep started, "As i mentioned before, you signed an agreement that stated we do not pay into your loans." I asked her to terminate my services with them. And the rep noted that she can terminate my services today but now the loans are my responsibility! Woman! Apparently, the loans were my responsibility because now I'm \$20,000 more in debt then before! I wish i could get my money back from those deceivers!
1988	99429626	08/29/2018	Ameritech Financial Ameritech Financial James Madison University	CFPB Issue Type: Struggling to repay your loan   Can't get other flexible options for repaying your loan --- What Happened: I was contacted by Ameritech Financial about refinancing my student loans. I was told that if I paid \$200 a month I would have a considerable amount taken off the principal of my consolidated student debt. I went through the process on the phone and asked the representative if there were any further required actions in order to begin. I was told "no." That I simply had to make the payments and my debt would be reduced. Weeks later I started receiving emails from Ameritech requiring further documentation to continue receiving their services. This had not been disclosed at the time I signed up but money was already being taken out of my account for several monthly pay periods. There was no phone number provided to contact someone at Ameritech for explanation of the further information needed. I've still been receiving the same email every week for the past year or two. I feel that Ameritech stole hundreds of dollars from me. --- Have contacted: CC Issuer --- Fair Resolution: Ameritech repays the amount I have paid in full as well as compensate me for the time I used their services when my payments were not contributing toward to the reduction of my debt even though I had been deceived into thinking they were. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1989	99429709	08/29/2018	Ameritech Financial Ameritech Financial University of Phoenix-Arizona	CFPB Issue Type: Dealing with your lender or servicer   Received bad information about your loan --- What Happened: I was contacted by Ameritech in 2016. They explained that they were affiliated with the federal government relief program for people who are struggling to repay their student loans. They continued to state that I could pay a lower payment for a specific amount of time and my debt would be relieved by the government. Ameritech sent paperwork giving them permission to communicate with my loan lender Nelnet, my income, household size, and the terms of my loan. They clearly stated, that the money would go toward my student loan. Ameritech set up an automatic payment from my bank account on the 20th of each month for the past 27 months. When I contacted Nelnet they discussed with me that they had NOT received any of my monthly payments. The payment of \$99.00/month that I was led to believe was being received to my loan provider NelNet was not the case. When I contacted Ameritech after receiving a letter from the trade commissioner they revealed that in fact, the money I was paying was for their services and not my student loan. At that point, I contacted and closed my "account" with Ameritech. I also spoke to Nelnet and changed all of my contact information as such to eliminate any more wrong doings with my student loan so Ameritech would no longer be able to access my account. I payed Ameritech for 27 months totaling \$2770.00. Nelnet did not receive any payments toward my student loan from 2016 through 2018. I feel that I was deceived by Ameritech and I would like restitution for the money I paid them. --- Have contacted: CC Issuer --- Fair Resolution: A refund of \$2770.00 would be an acceptable resolution. Especially, in consideration that I have had to hold 3 jobs to make the payments to a company that clearly misrepresented themselves and deceitfully stole my money. I do have proof of the payments made to Ameritech over the past 27 months. --- School Unit ID: [REDACTED] --- School OPE ID: [REDACTED]
1990	99438547	08/30/2018	American Financial Benefits Center	Consumer is calling on regards to a letter received by the FTC about American Financial Benefits Center. Consumer reports that Ameritech Financial have promised to enroll consumer into a government program that they claimed would permanently lower monthly student loan payments for a loan forgiveness. Consumer discovered that she was paying a monthly fee and the money was not going towards the student balance.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1991	99438961	08/30/2018	AFBC	ss.COUNTY OF _____ )My name is [REDACTED] In March, 2015 I received a letter from AFBC. In the following days I received an email from Alayna Miley, of AFBC stating that I pre-qualified for a special repayment program that allows me to save thousands of dollars on my student loan debt. I was told that I qualified for the student loan forgiveness plan because I was employed at a public school. She then told me that my student loans would be forgiven after 10 years of payments, as long as I worked in the school system.I believed that the payments that I was making to AFBC were going to my student loans. I received emails stating that I need to email my W2, 1040 and a pay stub. I signed all documents via an electric program called Docusign. AFBC told me that my payments were \$140 for the first year and \$99 a month for the next 9 years as long as I was employed in the school system. They did warn me that if I got a job outside of the school system that my payments would extend an extra 10 years. I thought all current payments were going to the Department of Education. I agreed to let AFBC access my Nelnet account and as months went on my Nelnet account showed that I owed \$0 so I thought everything was on track. I continued making payments on the 25th of month, when I was paid from the school, for 3 years never missing a payment. I received emails throughout the years stating they need updated paper work such as my W2, 1040, and a current 30 day pay stub. I always received an email stating that I was still approved for the income-based plan.On August 16, 2018, I received an email from the Federal Trade Commission notifying me of a lawsuit filed in the federal court against AFBC. I immediately called AFBC and asked questions about the lawsuit. They assured me everything was fine and that company FTC was not helping them follow certain guidelines to help them run their company by the books. I was assured I was on the right track with my payments and that I needed to sign some papers because of my new employment. Days later I still felt uncomfortable with the conversation that I had with AFBC and after recently receiving an email from AFBC, too stating that the Federal Trade Commission and they were filing lawsuits against each other. In the meantime, I called Nelnet about my account and they told me that AFBC has never made a payment and went into depth about the income base plan that I was on. I then called AFBC again and told them that I wanted the truth about the lawsuit. I also wanted to know how much I have paid them
1992	99445665	08/30/2018	American Financial Benefits Center	Consumer is calling to report that she received a letter from the FTC about American Financial Benefits Center. Consumer states she received a letter from American Financial Benefits Center stating that they could help consolidate her student loans. Consumer called and signed up for services. Consumer was making payments from her checking account. Consumer does not know how much she has paid.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1993	99445932	08/30/2018	AFBC	I can't believe this happen to me. I check them out on BBB and didn't find anything suspicious. I'm just so upset about the whole situation. Thinking I was getting my student loan payments to the correct people. All that money I paid and it's just gone. The biggest surprise is receiving the letter from the Federal Trade Commission about the fraud charges.
1994	99449861	08/30/2018	American Financial Benefits Center AFBC	On Sept. 30, 2014, I was led to believe by the CSR from American Financial Benefits Center (AFBC), if I were to continue working for a non-profit or another type of public service position, that I would be eligible for the public service loan forgiveness program. I was told repeatedly by AFBC CSRs not to make any payments on my loans. After a finance talk in October 2017 my fiancé realized that AFBC is a scam and told me to get out of it ASAP. I am now making regular payments on my student loans.
1995	99449972	08/30/2018	American Financial Benefits Center	AFBC claimed to be a student loan company to help make my loan re-payment more affordable. I was initially charged \$800 upfront and \$49.70 monthly since October 2014. I made multiple inquiries about actual payments being made to Nelnet on my behalf, each time I was reassured that equal payments were being made and my remaining student debt would be completely forgiven as long as I stayed in "the program" for a full ten years. I recently discontinued the program after discovering zero money was actually being paid on my student loans & finding multiple articles naming the company as a scam. Again I inquired about the program (Company Representative Isiah McCall) reassured me my students were being paid & my entire remaining balance would be forgiven. Nelnet told me zero funds had been paid on my student loans, that AFBC had been filing for forbearance & have never made any payments. As a result of on-going interest accrued, my student loans are now over 93,000. AFBC made blatant false claims & essentially withdrew fees monthly under false pretense. This company should be forced to return all funds.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1996	99450164	08/31/2018	American Financial Benefits Center	The customer service representative told me that the money I paid AFBC per month would go to my student loan repayment, if I signed up. The amount I spent was based on my income. He said that due to a new change in laws, if I kept paying AFBC every month for twenty years, the remainder of my loans would be forgiven. He said this was a plan Obama enacted to help college graduates forgive loans and get back on their feet. At the time, it made sense because that was a huge topic of debate in the news. I have been paying since May of '16 and they have not told me that any of the initial information they gave me had changed in any way (that none of what they said was being upheld). The letter from the FBC was a shock and disappointment, as the \$2,600+ I gave to AFBC should rightfully have gone to Nelnet. Every year my interest increases so dramatically; I would've paid a fraction of that off instead of giving it to AFBC. I really hope you can find a way to make these scammers repay the people they ripped off, especially since some of them are in my boat with unforeseen circumstances that make it very difficult (impossible in a lifetime) to pay off large loans.
1997	99463646	08/31/2018	Ameritech/American Financial Benifits	Four years ago I was approached by American Financial Benefits by email regarding loan forgiveness due to public service. I was told they would enroll me and take care of payments and paperwork involved in maintaining my account with the federal government. Last month I was told I only have one year of payments made out of four. Now I have notice that the money I paid did not go to my loans. I paid an initial fee of 1200 and then 50 monthly. I was told that was all I had to do and in 10 years the loan would be forgiven. I work at [REDACTED] full time in the begining. (which is non-profit) 5/17 I started full time for the Federal Gov. at the [REDACTED] I filed my employers paper work at this time. I call my fed loan.org and they could not find my application via my ss#. I cancelled my account with AFB and am trying to work with the government to get my application fixed.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
1998	99463857	08/31/2018	American Financial Benefits Center	I had contacted AFBC after seeing an ad. My husband wasnt working and the. student loan payment was high. After talking to them they said they could help. They asked for all types of information. Changing passwords teling me they needed access my student loan info to set up my new payments. Finally they. contacted me. and said everything was set up and i began making my payments. MOHELA called me about payments and after talking. to them i got set up on a forebarence and tried to cancel everything with AFBC. I couldnt get a response back so I contnued on my payments thinking this money was going towards my loan anyway. After a year of payments I had to call AFBC and set up a new payment plan. They told me I no longer qualified for the program because my husband had started working. When I asked if the paymments I had been making were applied towards my student loan they I was told that the money I had been paying was not for my loan but enrollment in their program. All that money was for nothing because I believe I actually set up my own forbearance through MOHELA. They told me there was nothing more I could do and could never get ahold of anyone again.
1999	99463939	08/31/2018	ameritech financial	Americantech customer representative told me that the money I am paying now going to my interest rate loan. Everytime I am looking my loan no money apply to my loan. Also they said after twenty five years I will not own any student loan, my loan will be forgiven. What I need to know is, this is a loan forgiveness what I need to pay a fee to ameritech financial and pay interest rate in the same time. They said that they affiliated to the student loan department. I agree to the lawsuit for false information and try to take advantage of me by taking my money and not apply it to my student loan.
2000	99464122	08/31/2018	Ameritech	Consumer is writing to complain about Ameritech, who he called to cancel his commitment for them to obtain funds from his account, to pay his student loans. Consumer states he has yet to receive his refund from Ameritech.
2001	99464158	08/31/2018	American Financial Benefits Center	Consumer has been paying American Financial Benefits Center a monthly fee of \$30 since 2015 to cover their student loan consolidation services. So far he has paid them \$1080 which has not gone towards her student loan debt. He just received a letter from the FTC regarding action being taken against Ameritech. UPDATE: 08/31/2018 Consumer called back with additional phone numbers.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
2002	99464293	08/31/2018	Ameritech Financial	I was charged \$88 a month since October 2017 to be a part of Ameritech's loan forgiveness program. The fee was explained to me as a initial cost to enroll in the loan forgiveness program, it was also explained that the \$88 fee a month was less then at the time my current loan plan which was \$96 a month. It was said to me why would you not enroll in this program you're paying less monthly now, and after 10 months you'll be paying even less. at the time that was a very good deal as I work for a church and do not make a lot of money so I was looking to save every dollar I could, did not realize that the services were offered free elsewhere. Now that I've finally heard about this lawsuit or year later emails from the FTC has said that charging a initial fee was not done right well also the money going toward health benefits and other areas Which I have not received. Just speaking to a ameritech on the phone after I Just spoke with customer service to finally cancel or opt out and they told me that the fees went to filing reports and all the filing with they've had to do for my loans for the next 10 years, it was also addressed that with my current student loan amount that it would only take 2 to 3 years for not mine to be forgiven as it's less than \$9000 so it seems to me a lot of factors are changing, just spoke with customer service to finally cancel or opt out and they told me that the fees went to filing reports and all the filing with they've had to do for my loans for the next 10 years, it was also addressed that with my current student loan amount that it would only take 2 to 3 years for not mine to be forgiven as it's less than \$9000 so it seems to me a lot of factors are changing, Like the amount of time it's going to take or what the money is used for.
2003	99464359	08/31/2018	Ameritech Financial	Consumer has been paying Ameritech Financial a monthly fee of \$173 for the last year to cover their student loan consolidation services. So far she has paid them \$2068 which has not gone towards her student loan debt. She just received a letter from the FTC regarding action being taken against Ameritech.
2004	99491683	08/31/2018	American Financial Benefits Center	I was referred to this company with the beliefs they would consolidate my school loans and that my payments made were for that. I was never told that they were not going towards my loans after letting them know that's was the reason for me contacting them. I made \$99 payments every month for over 2 years.. I recently found that my payments were not going towards my loans and cancelled my account.
2005	99499381	08/31/2018	American Financial Benefits Center	Consumer is calling to report that she received a call from American Financial Benefits Center offering to consolidate her student loan. Consumer was asked top pay \$99 a month for 10 years.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
2006	99499549	08/31/2018	AFBC	I have been making payments to AFBC for the past 6 years. They told me that after 10 years of payments I would get the balance of my student loan forgiven. Now with this lawsuit and seeing my credit report showing my student loan debt has not gone down, I am extremely concerned. Now where does that leave me? even if I get my money back, I'm now stuck paying over \$40,000 dollars in students loans that I thought would be forgiven. This is so wrong at so many levels and so many people are being deceived.
2007	99499729	08/31/2018	American Financial Benefits Center	I was contacted by AFBC representative, Kathlenne Dugan in 2015 October regarding my student loan. I had been receiving numerous calls before October 2015 from AFBC representative but I kept ignoring thinking it could be a scam. Usually they would leave a voicemail saying "We will help you pay up your student loan and reduce your monthly payment." I finally picked up when AFBC representative Kathlenne Dugan called. I picked up because I was fascinated by the voicemail they had left me and I was desperate, in other words, vulnerable about my piling student loan payment. Anyway, when we talked, she told me AFBC had helped many students to lower their monthly student loan payments. Kathlenne, AFBC rep, said, AFBC had helped qualified some students from not paying at all and AFBC had helped myriads of students to have their student loan forgiven and the once that were not forgiven, their student loan had been reduced to \$99 a month. I was amazed. It was what I desperately needed for my student loan. She told me we can do the same for you. I signed up. I gave them my bank account to withdraw money directly from my account and help me pay for my student loan. I was also told by this AFBC rep, that AFBC will get me on student loan forgiveness because I'm a USARMY soldier that solders qualified. I stupidly believed everything she told me. Last month, July, for some reason, I felt like checking my student loan account then I realized that I'm owing over \$60000. I was shocked. I called AFBC right away. I asked what happened with all the money taking from my account that was supposed to go towards my student loan. Surprisingly, the representative could not answer my question and I requested to speak with an AFBC customer service supervisor. Couple of days later, someone finally called me and said there was a misinformation from AFBC reps to their customers and that the money collected was for an account maintenance and processing. I said, you must be out of your mind. Processing for three years? What about what Kathlenne Dugan told me and promised AFBC would pay towards my student loan. This company (AFBC) has done a lot of wrong and AFBC is a criminal financial enterprise based on the lies they told me and taking advantage of my student loan situation. Student loan is already known to be a calamity and this is why many us of ran to AFBC for help. But they have taken advantage of us and took my hard-earned money and paid nothing towards my student loan while my student loan continues to incur interest. PLEASE HELP

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
2008	99499888	08/31/2018	AMERITECH FINANCIAL	I have over \$50k student loan since 2012, I worked for 10 year in a non-for-profit organization in which made me eligible for a loan forgiveness but I was not aware that i needed to enroll in an special income driven loan. In any case, I got a letter in the mail in regard to financial counseling and assistance with the student loan. I called and the whole thing started. The promise was to pay three regular monthly payments of \$405 that I was paying then to Fedloan and there after i will have to pay only \$20 to \$\$100. I signed all documentation and provided everything they asked only to find out that after six months all they did with my loans were to consolidate them and put me in forbearance status. They claim to be calling me to get authorization from me but as far as I knew they got everything they needed. I canceled the service and never got any money back. Just that added my loans about \$2k more.
2009	99512061	09/01/2018	Ameritech Financial	I was contacted about the opportunity to consolidate my student loans, pay a lower amount and still be in an approved repayment that falls under the loan forgiveness (pay 10 years and the rest is forgiven) as I work for a non profit. I was advised my payments would be cut in half from their current amount. I paid them for almost a year and when I heard from Fed Loan services I heard my payment amount was actually much higher than what I had been paying them before signing up with Ameritech. At that time I told ameritech I needed to cancel with them as I could not afford the new payments. I was left worse off than before I signed up.
2010	99512140	09/01/2018	Ameritech Financial	I was under the impression that Ameritech Financial would pay off my student loans if I paid them \$99 per month for the next ten years starting in December 2016. I had difficulty keeping up with my student loan payments and thought this would be a great option. I am a teacher (and have been for 15 years) and obtained a Masters in Reading Education.
2011	99512493	09/01/2018	Ameritech Financial	Ameritech Financial contacted me sometime in late 2015. The company offered to aid in repaying my student loans, as I had reached a financial hardship via losing my job. I could not pay my loans, and Ameritech had an offer I could not pass up. Ameritech told me, quite specifically, that I could pay \$104 per month for no more than 10 years and my student loans would be forgiven. I took them on their offer and began paying them the agreed upon monthly fee. It was over 2 years before I became aware that Ameritech was not actually paying my loans. My loans had been in deferment, and all of the money I was paying Ameritech was going straight into their pocket. This company has stolen several thousands of dollars from me. I do not know how to go about getting it back. Can someone please advise me what my recourse against them may be?

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
2012	99512630	09/02/2018	Ameritech Financial	I received letters from Ameritech shortly after I graduated college in 2016. My six months of grace were up in December and I realized I was not going to be able to start paying the amount FedBank was requesting from me so I reached out to Ameritech. I signed up with them around November 2016. The rep said I would start paying \$173/month starting Dec and in a year I would begin to pay \$99.00/month. In making these payments I would reduce my student loan amount significantly and eventually reach loan forgiveness is what I was told. Now that they are being sued for this I am left wondering what the purpose of this company is and what are they doing with all of our money? I would appreciate all my money being returned or applied to my actual student loans.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
2013	99516935	09/02/2018	American Financial Benefits Center	<p>Forgiveness program. It was explained to me that I would pay AFBC \$299 for 5 months as an enrollment fee, thereafter \$99/mth membership fee. Then, when it came time to begin repaying the loan once again, I would pay approx. \$150.69 for 120 months (\$99 monthly fee and approx. \$51.69 toward the loan). I assumed this higher payment would kick-in during that first year. I kept waiting for AFBC to raise the amount I paid them from \$99 to approx. \$150...it never happened. Sometime around November 2017 I began receiving mail, emails, and even bills from Fed Loan Servicing; I had no idea why. If AFBC communicated that this would occur, I have no recollection nor record of that communication. I was confused. I called AFBC, asked if I was supposed to be paying Fed Loan Servicing - I was told "No, do not pay Fed Loan Servicing. Your payments don't start until March". So, I didn't pay Fed Loan Servicing. I thought AFBC was taking care of paying the loan and in March my payment to AFBC would increase to reflect this. Again, no communication came from AFBC while I began receiving bills from Fed Loan which I ignored because I was told to not pay those bills (so I thought). On June 21, 2017 I received a phone call from Fed Loan Servicing. I was 108 days PAST DUE to the amount of \$657.40. I was mortified. I immediately called AFBC and learned that I was to be paying Fed Loan starting in March 2017. Needless to say, the communication leading up to that point was very confusing and even misleading. Thus, I began paying Fed Loan Servicing right away, paying the full \$657.40 that was past due. Since then, I have been faithful to Fed Loan Servicing and at the same time still paying AFBC \$99/mth because when I called and asked about this, I was led to believe that there is recurring paperwork that needs to be managed regularly in order to remain in the Loan Forgiveness Program. I have not logged in to use any of the 'services' AFBC offers. I don't need, or want, those services. Early on I did believe that I was going to pay AFBC monthly and then AFBC would pay the loan agency once the Forgiveness Program was set up. I am about to cancel my enrollment with AFBC, finally in Sept 2018, after investigating my account with Fed Loan Servicing more closely. So, during my delinquency, the loan accrued interest, my credit rating took a dip (likely), and it turns out I'm contracted to pay Fed Loan Servicing 132 payments, not 120. I do feel I was led to believe that AFBC was taking care of my loan, including monthly payments. It was not until I received a phone call from the collection dept of</p>

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
2014	99516944	09/02/2018	Ameritech financial	I received information about this company being able to enroll me in the Public Service Loan Forgiveness program via internet ads. I researched the company and the information I found seemed credible. I contacted them and followed their instructions to the letter. In checking my loan status, I found that the company did nothing with my loans but consolidate part of them and put me into forbearance. Now, although I am not behind in my payments because of the forbearance, I have accrued unnecessary interest and my forgiveness program is delayed. I would like to terminate my contract and see any monies repaid to me since they did not fulfill their obligations within the contract.
2015	99517199	09/02/2018	AmeriTech Financial	I want to start off by saying I never initiated contact with this company, not by email, phone, or webpage. I called my Loan servicer, Navient, to request help with my loan payments; I was unsure of how to make a repayment plan. While I was on hold, there was an option to leave your name and number and your hold # would be held and the provider would call you back. Mind you, this was NAVIENT, not AmeriTech that I was on hold with. About an hour later, AmeriTech called me and said they worked with Navient and was sent information that I needed help repaying my loan. I thought they were just a third party or something. Never once during the call, did the rep tell me that the money I would be paying monthly would be going to them for their "services", they led me to believe they were giving me an extremely low payment plan to repay my student loan. The rep even had me get a pen and paper and draw a diagram to show the money I would be saving by partnering with them. Like I said, they led me to believe my payments made to them would go towards my loan balance. Fast forward to my first payment made: the 88\$ was debited from my account but was never deducted from my student loan balance so I immediately freaked. I called my loan servicer, Navient, and told them what was going on. My Navient rep told me, "I'm sorry ma'am, you've been scammed. We do not work with any second or third parties. You need to call your bank." So needless to say, I had to close my account, file a dispute, switch all of my bills to a new account and wait to get my money back. I never received a dime back. This scam ended up costing me over \$140 dollars when you include the overdraft fees my bank charged. They have repeatedly called me, leaving me voicemails saying I haven't made a payment on my student loan. This is my experience with this company; they are scammers who have young adults with student loans as their target.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
2016	99517309	09/02/2018	American Financial Benefits Center	I had received a letter in the mail a few years back from this company American Financial Benefits Center about a new way to repay all of your student loans back. I got in touch with this company using the phone number provided and spoke to a man about setting this process up, he got my email address and sent me online documents that I signed and assured me that during the first 12 months I would be paying a lower amount towards my student loans i.e. Great Lakes, then after 12 months it would go up a little in price so that I would be paying around \$100 every month for the next year, he made me believe that after a few years of being affiliated with their company that my student loans would be paid off. I spoke to the companies "manager" and he assured me that everything would be taken care of. Great lakes had informed me after 2 years of giving this business my money that nothing had changed with my original student loans and that I was being scammed. I called them and confronted them about it, threatened the better business bureau on them and they admitted that they were at fault. I got scammed out of \$3,000 of hard earned money that I spent so much time acquiring just to be informed that it was pretty much all stolen from me.
2017	99517342	09/02/2018	American Financial Benefits Center	Was told my student loans would be payed off in 10 years if I put \$1999 down initially, paid \$149 for 12 months then I'd be paying \$99/month for the next 9 years. Due to being a teacher it initially attracted me with the wording of Teacher Forgiveness Program. I joined July 24, 2015 and have been paying each month since. Where is my money going? I'm also obligated to pay Great Lakes Borrowers monthly for the same student loan(s). Help. Please.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
2018	99525693	09/03/2018	Ameritech Financial	I received several letters in the mail from this organization promising me an affordable solution to paying off my student loans. One day, I finally decided to call and see if they were legit. They answered all my questions and they seemed to know what they were doing so I trusted them. Had to fill out a lot of forms, give them personal information, including my bank account information, and they told me I had to make a down payment of \$120 right then and then \$82 every month for the following three years. I then would have to pay \$68 for the following two years and then finally \$47 for the remaining time. They told me that this money was going towards my student loan payments and that after 120 consecutive payments, my student loans will be forgiven. I believed that the money I was paying Ameritech was going towards my student loans. I in no way thought I was simply paying for their services for their assistance rather than my actual student loans. I feel like I've been lied to, I feel like I was targeted because I don't have a large income and taking \$82 a month out of my account is a lot and it adds up. I was concerned that my loans were in trouble because none of the money was going towards my loans and I was angry that I was paying them this money while none of it was going towards my loans as I thought it was. They lied right to my face, I believed them and they stole my money. I appreciate the FTC reaching out to me and exposing their scam because I would've continued to pay these people thinking that my loans were being paid off. It was a lot of work having to change my account information and open a new bank account. I went through a lot of stress and anxiety having to deal with the results of this fraudulence and I am in no way closer to paying off my loans.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
2019	99533437	09/03/2018	American Financial Benefits Center.	When I was contacted by resprensative of AFBC I was told they could cut my loan payments down from, sincce I owed over \$3500.00 dollars. That in ten years they could help me completely pay off my government student loan. at less the cost of what it is now. At first I refused because the intinal payment to them was quite high. I recievied a call back and they said it was a one time fee \$500 which I could make in two installments, this would cover their fee and handling of all paper work. Then I was to pay them \$99.00 dollars a monthly based on my financial income. This money was according to my understanding be collected and payid on my behalf to student loan based on their nogations of reduced payment and decreased amount owed on repayment. Since January 2016 there has been recurring payments of \$99.00 taken out of my account paid to AFBC. Each year 2017 AFBC does a reassessment of my financial status per AFBC see if my payments are to go up or I have fallen in to the catagory when I no longer need to pay because I have come under the catagory of forgiveness/ debt write off. They wanted to increase this year when I told them I'm already in hardship because of my husband failing health the left the payments the same. But nothing has been put towardmy studentloan. At one time NelNet emailed that I was in default of my payments. When I contacted AFBC inquiring what did NelNet mean my account was in default, because I thought they were payin gon it> their reply:Hello,This is an automated message from American Financial Benefits Center. Our Customer Service team has resolved your case. Please keep this email for your records.Thank you,AFBC Customer Service800-488-1490 ext. 2.....They went and signed for a Income deferment NelNet :Dear [REDACTED],Thank you for requesting an income-driven repayment plan. On your application, you indicated that you do not wish to begin making payments on your loans until your current deferment or forbearance ends. However, you have qualified for a \$0 regular monthly payment amount on your loans for 12 months. Though no payment is due during this period, these \$0 payments still count as qualifying payments toward loan forgiveness.

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
2020	99533482	09/03/2018	Ameritech Financial	I received multiple letters in the mail from Ameritech Financial advertising that they would reduce student loan debt, and the monthly payments substantially. My student loan debt is high and at the time I could barely afford to pay the monthly payments. I called the number on the letter and talked to a representative named Alexander Schlink. I wanted to learn more about the program. He explained that Ameritech Financial would significantly decrease my TOTAL loan amount, and monthly payments, by essentially buying out the loan, and then I would then have to pay Ameritech Financial a monthly fee of \$99 until I paid them back. He continued to demonstrate that based off what I currently owed in student loans, they could reduce it by as much as \$7,000 in interest I would be paying over time if I continued to pay Naviant. He also continued to explain that my monthly payment would go from almost \$400 a month (to Naviant) down to \$99 a month (Ameritech), and that instead of paying around 37k in student loans to Naviant, that it would be brought down to around \$30k with Ameritech. This all sounded extremely promising at the time, and I moved forward with agreeing to work with Ameritech because I trusted them. I have tried calling them in the past to understand what my remaining balance is, and they never give me a straight answer. It is very suspicious, and I am very concerned I am paying \$99 a month for nothing, and not resolving any student loan debt.
2021	99533491	09/03/2018	AFBC	I was contacted by phone about my student loan. It was for a student loan forgiveness program which I was told was a government program. I paid \$99 a month for well over a year. It was automatically deducted from my checking account. I was told that money was being applied to my debt. I found out later when my student loan went into default that all the money I paid AFBC none of it went to my student loan.
2022	99533573	09/04/2018	Ameritech Financial	When i initially signed up, I was told that Ameritech would decrease my student loan and would have my student loan paid off in 10 years and there would be loan forgiveness. I submitted all documents to them via pdf and my payment was deducted monthly. I received loan forbearance through Navient and I was led to believe payment was being made on behalf of Ameritech. I initially paid 207.00 and after 6 months, the payment went down to 99.00

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2023	99533797	09/04/2018	Ameritech Financial	Ameritech promised to minimize my payments and reduce my student loan debt. I was guided through the steps of filling out the forms and needed information by a representative named Richard Tapia via email and over the phone. I gave him personal information. The payments were automatically taken out of my account and at first I didnt know who it was, the emails came from RAM Servicing stating that a payment was in process, which Ameritech never mentioned any of this to me when setting up their services, and also I had never given them my most recent bank account numbers. This was very strange because I didnt know how they obtained my new bank information without me giving it to them. I called the customer service number after seeing the email again stating they were going to take the amount automatically out of my account. The representative on the phone did not clearly explain to me what the RAM was. She stated it was a servicing fee for the process of the student loans. I tried to find out if any of this money and "servicing fees" would go toward my student loans and she said yes, it just has to go through servicing first. I have been making the minimun payment of \$108.00 per month since last september hoping to minimize my student loan debt. I received the email about the lawsuit and am very upset that I have had money taken out of my account without notice for no reason, it is not helping me with my debt, nor doing anything to pay off my actual loans. I hope to receive a refund for all of the money they have essentially stolen from me.
2024	99533924	09/04/2018	American Financial Benefits Center	Consumer rcv'd a letter about FTC v. American Financial Benefits Center. Consumer has been paying American Financial Benefits Center every month to resolve their student loans, but Ameritech has not been fulfilling the terms of the contract. She discovered that the company has been falsifying her information, saying that she has 5 dependents when she only has one, etc. They also havent' mailed a single payment to her loan servicer since 2016. Consumer agreed to a contract of 120 months at \$199/mo for the first 9 months, \$99/mo for the remainder of the contract.
2025	99533955	09/04/2018	American Finance Benefits Center / Ameritech	Consumer received a letter from FTC regarding a lawsuit against the American Finance Benefits Center / Ameritech. A coworker told them about a program to help him with his student loans. He called them up and was asked to provide tax returns and proof of employment. He pays \$49.70 a month.
2026	99534193	09/04/2018	American Financial Benefits Center	The consumer hired American Financial Benefits Center to help consolidate his loans. The consumer has been paying them monthly fees and none of them have been going to his loan. UPDATE 9/4/18: Consumer called back to report that Ameritech to refused to issue him a refund. [REDACTED]

#	Reference Number	Complaint Date	Company Name	Complaint Info Comments
2027	99538665	09/04/2018	Ameritech Financial	Consumer has been paying Ameritech Financial a monthly fee of \$82 since Nov. 2017 to cover their student loan consolidation services. So far she has paid them \$902 which has not gone towards her student loan debt. She just received a letter from the FTC regarding action being taken against Ameritech.
2028	99539285	09/04/2018	Ameritech Fianacial	I received a letter from Ameritech Financial by mail last year. I replied to the mail in October believing that this company would legitimately help me with my student loan debt. I gave them access to my student loan account and paid Ameritech Financial an initial fee. The agreement was to have a standard fee taken out of the account every month to pay for their services which were to help me settle/consolidate/pay my student loan. I'm am very displeased that none of my money from the monthly payments actually went to what we agreed upon. One year later to find out that I am still possibly in debt because of fraudulent activities has left me emotionally and financially damaged. My one question today is what do I do following this claim?
2029	99539466	09/04/2018	Ameritech	Consumer is calling saying she had received a letter from the FTC about Ameritech. Consumer says she wants to file a complaint with them.
2030	99545364	09/04/2018	Ameritech Financial	Caller is reporting on behalf of his sister in law. Consumer has been paying Ameritech Financial a monthly fee of \$82 for the last two years to cover their student loan consolidation services. So far she has paid them \$1800 which has not gone towards her student loan debt. She just received a letter from the FTC regarding action being taken against Ameritech. She had contacted Ameritech to request a refund which they refused to issue.