INFORMATION REDACTED PURSUANT TOTHE FREEDOM
OF INFORMATION ACT (FOIA), 5 U.S.C.552(B)(6)

# XboxOne Gamelist

From: [redacted]

To:

Date: Monday, September 11, 2023 at 08:39 AM CDT

[redacted].

My problem started in January 2023 when I paid off the 2018 Ford Escape December 13, 2022. January 2023, I drove the 2018 Ford Escape to Banner Ford for a Ford safety recall notice. After the repair work was over, I picked up the 2018 Ford Escape January 5, 2023. About three weeks later, while driving to work one morning, the 2018 Ford Escape lost all power. The SUV had to be towed to Banner Ford by Bearing Towing Service. Banner Ford did not call me to give me a understanding about the condition of the SUV. After a week, I called Banner Ford. I was told by Banner Ford that the 2018 Ford Escape needed a new engine. This was a 4 year old vehicle with about 64,000 miles that had been well taken care of. The 2018 Ford Escape was taken to Banner Ford January 5, 2023. The 2018 Ford Escape was not repaired in January, February, March, April, May, or June. I filed a complaint with the Better Business Bureau. [redacted]is filing a $5 million lawsuit against Banner Ford Co. 6300 Frontage RD. Monroe, LA for destroying my 2018 Ford Escape and putting my life in danger. Transmission not shifting gear, it took a while to shift gear. Engine light on, the SUV will run fast then slow down. Radio not working. When SUV comes to a stop or at a red light, the SUV start shaking and/or vibrating. The SUV reves up really loud at times. Banner Ford Co. put the wrong engine in the 2018 Ford Escape. The transmission is doing one thing and the engine is doing another.

Safety Recall Notice 22543, NHTSA Recall 22V413, 2018 Escape Vehicle Indentification Number VIN, IFMCUOGD9J[redacted] Transmission shifter cable bushing is damaged or missing. In January 3, 2023 - January 5, 2023, the repair was did on the transmission, not the engine.

This was the 2018 Ford Escape completed multi-inspection July 22, 2023.

This was the Recommended Services that the 2018 Ford Escape received by Banner Ford Co. The SUV was very well taken care of. The SUV was inspected by Banner Ford and they did what they call Multi Point inspection. The battery condition was inspected, air filter replaced, oil and filter changed, and tire rotation.

Banner Ford have been working on the 2018 Ford Escape for over 6 months. Use 3 different engine. Banner Ford may not be concerned about the safety of the SUV or the owner's life while using the vehicle.

[redacted]

West Monroe LA.

[redacted]

[redacted]

Better Business Bureau®
Northeast and Central Louisiana and the Ark-La-Tex
2006 E. 70th Street
Shreveport, LA 71105
318-797-1330
www.bbb.org

Monday, July 17, 2023

[redacted]
West Monroe, LA, [redacted]

Dear [redacted]

This message is in regard to your complaint submitted on 6/23/2023 against Banner Ford of Monroe. Your complaint was assigned ID [redacted]

Your Better Business Bureau (BBB) has made several attempts to contact the business regarding your complaint. We regret to inform you that we have not received a response at this time and this case has now been closed as an UNANSWERED complaint in their file. Because we are not a government agency, we cannot force a business to respond.

If the company has contacted you directly and resolved this complaint, please let us know. Should we receive a resolution in the future, we will let you know.

BBB develops and maintains BBB Business Profiles on companies across the United States and Canada. This information is available to the public and is frequently used by potential customers. In the case of your complaint, the business's failure to promptly give attention to the matter will be reflected in the Business Profile.

BBB regrets that we were unable to assist you further and wishes you the best in your future efforts in resolving this matter.

Sincerely,

Charlee Temple
Consumer Consultant
Phone: (318) 797-1330 Ext: 102

BBB Complaint ID [redacted]

[redacted]

Better Business Bureau®
Northeast and Central Louisiana and the Ark-La-Tex
2006 E. 70th Street
Shreveport, LA 71105
318-797-1330
www.bbb.org

Friday, July 7, 2023

[redacted]
West Monroe,LA [redacted]

Dear [redacted]

This message is in regard to your complaint submitted on 6/23/2023 against Banner Ford of Monroe. Your complaint was assigned ID [redacted].

You recently requested our help concerning a dispute with the company named above. The company has not responded to us to date. We are continuing to try to contact the company to obtain a response to your concern.

If you have heard from the company please email us at charlee@shreveport.bbb.org or send us a letter letting us know if you have heard from Banner Ford of Monroe.

Thank you for using BBB's Marketplace Services.

Sincerely,

Charlee Temple
Consumer Consultant
Phone: (318) 797-1330 Ext: 102

BBB Complaint ID: [redacted]

Gmail [redacted]

**dad vehicle**

1 message

[redacted] Sun, Dec 17, 2023 at 1:31 AM

To:

[redacted]

West Monroe, La [redacted]

I, [redacted] tried reaching Banner Ford by phone to ask if I'm entitled to a refund on one or more G.A.P. Credit, life, or Accident + Health (Disability) insurance plans.

I have contacted the dealership where I purchased my vehicle with a letter to determine whether or not I'm entitled to a refund for the unused portion of the plan(s) I purchased. I have not received any refund as of 12-14-2023.

When I stop at a redlight or stop sign pressing the gas pedal all the way down, the vehicle barely move. Even while driving it, the vehicle takes time getting into gear and when it does, it jerks really fast which could cause an accident cutting the A/C on. If the owner [redacted] have an auto accident and do not recover from his injuries, does Banner Ford get to keep the refund for the unused portion of the Accident + Health Disability Insurance Plans.

May 1, 2023

Capital One Auto Finance
7933 Preston Road
Plano, TX 75024
1-800-946-0332

[redacted]
WEST MONROE LA [redacted]

Dear [redacted]

Our records indicate you financed a vehicle purchase on January 4, 2018 from HIXSON FORD that included one or more GAP, Credit Life, or Accident & Health (Disability) Insurance plans. Our records also indicate that you paid your account off early on December 13, 2022. This is a reminder that you may be entitled to a refund for the unused portion of the plan(s) you purchased.

If you have not already received a refund, please contact the dealership where you purchased your vehicle to determine whether you are eligible for a refund.

Sincerely,

Capital One Auto Finance

Capital One Auto Finance is a division of Capital One, National Association; successor to Onyx Acceptance Corporation and NFB Funding, Inc.

CLAIM FORM

IMPORTANT: IN ORDER TO CLAIM A PAYMENT, YOU MUST SUBMIT THIS COMPLETED FORM TO CAPITAL ONE AUTO FINANCE BY MAIL RECEIVED ON OR BEFORE 09/22/2023

[redacted] WEST MONROE, LA [redacted], 1FMCU0GD9JU[redacted] 18, FORD, ESCAPE, GAP.

## SECTION I: INSTRUCTIONS

You have received this Claim Form because the records of Capital One Auto Finance indicate you may be entitled to a refund from a third party (such as an automobile dealer or product administrator) of certain amounts financed in connection with your purchase of the vehicle identified above ("Vehicle").

**Please carefully review the following instructions before proceeding.** In order to be eligible to make a claim to Capital One for payment, you must provide all of the information requested by this Claim Form, including the signature at the bottom, and return this Claim Form via mail to the following address:

Capital One Auto Finance
P.O. Box 261051
Plano, TX 75026-9918

Your mailed Claim Form must be received on or before **09/22/2023**. Failure to follow these directions could cause your claim to be rejected.

## SECTION II: ELIGIBILITY

According to account records maintained by Capital One, you financed the purchase of the Vehicle along with one or more of the following products: (i) Guaranteed Asset Protection and/or Guaranteed Auto Protection, (ii) accident and health coverage; and/or (iii) credit life coverage ("Add-On Products"). The Add-On Product(s) you purchased are identified above. Your finance agreement was subsequently assigned to Capital One. Capital One's records indicate that you paid off your finance agreement early.

When finance agreements with Add-On Products are paid off early, the customer may be entitled to a partial refund of the unearned part of the amount paid for the Add-On Product(s) (an "Early Payoff Refund"), provided that (i) the customer has not previously canceled their Add-On Product and received a refund, and (ii) the customer has not previously received benefits under their Add-On Product. In your state the refunds generally are paid by the auto dealer who originally sold you the Vehicle (the "Dealer"), or by an Add-On Product administrator identified in the Add-On Product agreement (the "Administrator"). Capital One's records do not indicate whether you previously received an Early Payoff Refund.

You are eligible to submit this form only if the following apply to you:

1. You financed the purchase of the Vehicle and one or more Add-On Products;
2. For at least one Add-On Product, you had neither canceled nor received any benefits under the product at the time of early payoff; and
3. For at least one Add-On Product, you have not received an Early Payoff Refund, including from a Dealer or Administrator.

[redacted]
West Monroe, LA [redacted]

SHREVEPORT LA 710
20 DEC 2023 PM 2 L

National Highway Traffic Safety
Administration
1200 New Jersey Ave S.E.
Washington, D.C. 20590

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