



FEDERAL TRADE COMMISSION
PROTECTING AMERICA'S CONSUMERS

FTC and Florida Attorney General Sue to Stop Illegal Robocalls Pitching Worthless Credit Card Interest Rate Reduction Programs

Another Action Targeting Robocalls from “Card Member Services”

FOR RELEASE

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At the request of the Federal Trade Commission and the Florida Attorney General, a federal district court has temporarily halted an Orlando-based operation that has been bombarding consumers since 2011 with massive robocall campaigns designed to trick them into paying up-front for worthless credit card interest rate reduction programs.

The court order stops the illegal calls, many of which targeted seniors and claimed to be from “credit card services” and “card member services.” The defendants charged consumers up to \$4,999 for their non-existent services.

“Working with the Florida Attorney General, we’re shutting down a scam that blasted robocalls to older people and offered bogus solutions to relieve credit card debt,” said Jessica Rich, Director of the FTC’s Bureau of Consumer Protection. “It’s illegal to sell products or services with out-of-the-blue robocalls, and if you get one you can expect that the sales pitch is a lie, too.”

“These scammers were making illegal robocalls to people nationwide, some of whom were seniors on fixed incomes. Too often the services promised were never provided, and consumers faced even more credit card debt through charges made without their consent,” said Attorney General Pam Bondi. “My office, in partnership with the FTC, has shut down this illegal credit card interest rate reduction scam and brought those responsible under the control of a federal court receiver.”

Doing business as Payless Solutions, the defendants have been illegally calling thousands of consumers nationwide – including many seniors – claiming that their program will save them at least \$2,500 in a short period of time and will enable them to pay off their debts more quickly. After convincing consumers to provide their credit card information, the defendants then charged between \$300 and \$4,999 up-front for their worthless service. In some cases, they illegally charged consumers without their consent.

The joint agency complaint alleges that the defendants fail to provide consumers with the promised interest rate reductions or savings. Instead, some consumers receive a package of financial education information that they did not request or agree to pay for. In other cases, the defendants use consumers’ personal information to apply for new credit cards, presumably with low introductory interest rates, without consumers’ knowledge or consent.

The complaint also charges the defendants with making many calls to consumers whose phone numbers are on the FTC's National Do Not Call Registry, and with a number of violations of the FTC's Telemarketing Sales Rule and Florida's Telemarketing and Consumer Fraud and Abuse Act.

The FTC and Florida Attorney General's Office appreciate the assistance of the Florida Department of Agriculture and Consumer Services and the Orange County Sherriff's Office in bringing this case.

The defendants include: 1) All Us Marketing LLC, f/k/a Payless Solutions, LLC; 2) Global Marketing Enterprises Inc., f/k/a Pay Less Solutions Inc.; 3) Global One Financial Services LLC; 4) Your #1 Savings LLC; 4) Ovadaa LLC; 5) Royal Holdings Of America LLC; 6) Gary Rodriguez; 7) Marbel Rodriguez; 8) Carmen Williams; 9) Jonathan Paulino; 10) Fairborz Fard; 11) Shirin Imani; and 13) Alex Serna.

The Commission vote approving the joint complaint was 5-0. The complaint was filed in the U.S. District Court for the Middle District of Florida, Orlando Division, on June 22, 2015. That same day the court entered a temporary restraining order freezing the defendants' assets and appointing a temporary receiver over the business.

Information for Consumers

The FTC has [tips for consumers](#), as well as two consumer education [videos explaining robocalls](#) and [describing what consumers should do when they receive one](#). See ftc.gov/robocalls for more information.

NOTE: The Commission files a complaint when it has "reason to believe" that the law has been or is being violated and it appears to the Commission that a proceeding is in the public interest. The case will be decided by the court.

The Federal Trade Commission works for consumers to prevent fraudulent, deceptive, and unfair business practices and to provide information to help spot, stop, and avoid them. To file a complaint in English or Spanish, visit the FTC's online [Complaint Assistant](#) or call 1-877-FTC-HELP (1-877-382-4357). The FTC enters complaints into Consumer Sentinel, a secure, online database available to more than 2,000 civil and criminal law enforcement agencies in the U.S. and abroad. The FTC's website provides [free information on a variety of consumer topics](#). Like the FTC on [Facebook](#), follow us on [Twitter](#), and [subscribe to press releases](#) for the latest FTC news and resources.

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