



FTC Returns Money to Consumers Harmed in Payday Loan Ploy

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The Federal Trade Commission is mailing checks to consumers who lost money to a scam that promised to help consumers get payday loans, then debited their bank accounts instead, in increments of \$30, without their authorization.

In July 2014 at the FTC's request, a federal court halted the operation run by [Sean C. Mulrooney](#), [Odafe Stephen Ogaga](#), [Vantage Funding](#), [Ideal Advance](#), [Loan Assistance Company](#), [Palm Loan Advances](#), [Loan Tree Advances](#), [Pacific Advances](#) and [Your Loan Funding](#)

Affected consumers will receive checks, each in the amount of \$30, and should deposit or cash them within 60 days of the mailing date. The FTC never requires consumers to pay money or to provide information before refund checks can be cashed.

Consumers who receive checks and have questions can contact the FTC's refund administrator, Rust Consulting, Inc., at 866-680-5565. Learn more about the [FTC's refund program](#).

The Federal Trade Commission works to promote competition, and [protect and educate consumers](#). You can [learn more about consumer topics](#) and file a [consumer complaint online](#) or by calling 1-877-FTC-HELP (382-4357). Like the FTC on [Facebook](#), follow us on [Twitter](#), read our [blogs](#) and [subscribe to press releases](#) for the latest FTC news and resources.

Contact Information

MEDIA CONTACT:

Frank Dorman
Office of Public Affairs
202-326-2674

