



A promotional banner for the BP Visa. It features a green background with a white plus sign between icons. From left to right: a coffee cup with steam, a green airplane, and a green gift box. Below these icons are labels: "\$250 at BP", "\$1000 on travel", and "\$500 in gifts". To the right of the gift box is a large "\$75 in cash rebates" text. Below this is a pink button that says "apply now" and "for the BP Visa®". On the far right is a green BP Visa credit card and the BP logo.

Ashley County Ledger

AG Announces Settlement with Nine Internet Stores, Including Local One

On Monday, December 10, Arkansas Attorney General Dustin McDaniel announced the resolution of nine lawsuits against companies and individuals which offered "instant cash rebates" to ostensibly promote the sale of Internet access contracts. Included in the settlement was a Crossett business.

The attorney general alleged that the business practices constituted nothing more than illegal payday loans. Pursuant to the settlement, the companies must abandon these business practices and provide refunds to affected Arkansas consumers.

"Addressing these unconscionable business practices is a priority of mine, and it is my belief that this agreement will go a long way towards eliminating schemes of this nature in Arkansas," McDaniel said. "My office looks forward to distributing restitution to the Arkansas consumers who have suffered on account of these unconscionable lending practices." The attorney general alleged that the defendants solicited consumers to establish up to three Internet accounts and were given a \$100 "rebate" for each account they received.

They were then required to pay \$20 every two weeks for each account. Under this agreement, a customer with three Internet accounts would pay \$120 a month for dial-up Internet access.

The attorney general alleged that the defendants' business model was nothing more than a disguised payday lending scheme, with interest rates exceeding 500%.

Under the terms of the settlement, the defendants will close all fourteen locations in Arkansas that were offering "Instant Cash Rebates."

In addition, the defendants will pay the sum of \$1,000,000, with \$800,000 set aside to pay restitution to Arkansas consumers. The defendants will also forgo any type of debt collection efforts on any outstanding contracts. It is estimated that this agreement will cancel approximately \$ 4.5 million dollars in outstanding balances on existing contracts, a press release said.

The businesses agreeing to this settlement have operated under the names Dialing4Dollars.Net, JonesboroMoneyOnLine.Net, CrossettCash.Net, ConwayCash.Net,

[Money.Net](#), [ElDoradoOnline.Net](#), [MagnoliaMoney.Net](#), and [MoneyInAFlash.Net](#). The businesses had store locations in Conway, Crossett, El Dorado, Jonesboro, Little Rock, Magnolia, Pine Bluff, Texarkana, and West Memphis.

Crossett Police Chief Tommy Sturgeon said Monday afternoon that the [CrossettCash.net](#) store was apparently closed with no one in the building.

Customers of these businesses are encouraged to contact the Office of the Attorney General if they have questions regarding the settlement and whether they are entitled to restitution.

[**Hospital Tax Loses by 17 Votes**](#)

The Ashley County Medical Center's proposal to levy an additional one-fourth percent sales tax for maintenance of the hospital building and to finance new equipment lost by a margin of 17 votes in a special election on Tuesday, December 11. The proposal received a total of 748 favorable votes as compared to 765 that voted against it in the complete but unofficial results.

[**No More Busy Signals and Much Faster Downloads Available Immediately!**](#)

[**Arson Suspected in Fire that Destroys Home Under Construction**](#)

The Arkansas State Police and the Ashley County Sheriff's Department are conducting an investigation into the cause of a residential fire at 117 Ashley Road 292 last week. They are treating the fire, about three miles east of Hamburg, as possibly due to arson.

[**AG Announces Settlement with Nine Internet Stores, Including Local One**](#)

On Monday, December 10, Arkansas Attorney General Dustin McDaniel announced the resolution of nine lawsuits against companies and individuals which offered "instant cash rebates" to ostensibly promote the sale of Internet access contracts. Included in the settlement was a Crossett business.

[**Crossett Teacher Wins National Certification**](#)

Norman Junior High Teacher John Way in Crossett is one of 250 Arkansas teachers who have achieved national board certification in 2007.

[**Jessie Clark Speaker for Crossett PTO**](#)

Jessie Clark was the guest speaker at the first Crossett High School Parent Teacher Organization meeting held Thursday, November 29, beginning at 6:30. The rally was an effort put together by countless teachers, staff and volunteers which produced a great turnout by the community. There were close to 600 total in attendance, including 176 students, 232 parents, 61 staff members and other supporters.

[**U. S. News & World Report Ranks HHS in Top Nine Percent in U. S.**](#)