



**Consumer Complaint**  
 Commerce & Insurance  
 Division of Consumer Affairs  
 500 James Robertson Parkway, Fifth Floor  
 Nashville, TN 37243-0600  
 (615) 532-4994 Fax

Received in office: <b>RECEIVED</b> APR 23 2009 <small>Please call Consumer Affairs for more information at 1-800-488-6267</small>	For official use only: subject code: <u>150</u> assigned to: <u>JH</u> File #: <u>09-01364</u>
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**Section I: How Do We Reach You?**  
 Your Contact Information

Please Print Clearly or Type. All fields marked with an asterisk (\*) are required. Provide as much information as possible.

\*Name: [REDACTED]

\*Address: PO Box [REDACTED]

\*City: [REDACTED] \*State: [REDACTED] \*Zip: [REDACTED]

\*(Tennessee Residents only) County: \_\_\_\_\_

Phone: Home: [REDACTED] Work: (N/A) E-mail address: [REDACTED]

Best Contact Time: 2-5PM

**Section II: Who is Your Complaint Against?**  
 Business Contact Information

\*Business Name: First American Monetary Consultants, Inc.

Contact Person: Bob Bates

\*Address: 3400 Players Club Pkwy Ste 130

\*City: Memphis \*State: TN \*Zip: 38125-8916

Phone: (800) 325-0919 Fax: (901) 761-5901

E-mail address: N/A Website address: www.Christianinfocenter.com

Type of Product or Service: Precious Metals

**Section III: What Happened?**  
 Details of Incident

\*Amount involved: \$ 5175.00 How did you pay? check \*Date of transaction: 6/19/08

\*Have you contacted the business about this complaint? Yes If YES, to whom and when: Bob Bates + receptionist - 12/2, 12/5, 12/12, 12/15, 12/16, 12/17, 12/18, 12/29/09

\*What are you asking the business to do? 1/4, 3/13, & 3/18 - Bob will not return my calls.

\*What did the business do? They have told me my order is almost ready, but it has never arrived. they will not refund my money, nor will Bob Bates explain what is really going on. He won't even return my calls. Other coin companies have these coins available.

Other agencies you have contacted about this complaint: Better Business Bureau

\*Have you or the business filed a lawsuit regarding this complaint?  YES  NO

Was this product or service advertised? Yes If YES, when and where? Radio, conferences, website  
 (Please send a copy of the advertisement, if it is available.) - Radio & conferences by mouth (a friend told me)  
see website FAMA

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03/25/2009	Forwarded business response to consumer
	<u>Received business</u>
03/24/2009	<u>response</u>
03/19/2009	Informed accredited business of complaint
03/18/2009	Information/Complaint Received by BBB
	(Less)

Case Description:

On June 28th, 2008 I purchased gold and silver coins from FAMC. I received a receipt stating that the delivery time was 20-40 business days and may take longer due to the availability of the coins. After 5 months of waiting, I started calling to see what had happened to my order. My "economist" is Bob Bates and though I'd left him numerous voice mails, he would never return my calls. I called December 2nd (10:34 A.M.), 5th (1:35 P.M.), 12th (10:19 A.M.), 15th (9:49 A.M.), 16th, (8:14 A.M.), 17th (3:36 P.M.), 18th (2:41 P.M.). During this time I told the receptionist that I wanted a full refund because this was taking too long. She told me they don't give refunds and I'd have to talk to Bob. I was never told that refunds were not an option when I first purchased my coins. Finally, on December 29th (12:45 P.M.) I called and told the receptionist, who had been as helpful as she could be, that if I did not receive a check in the mail, or my order, by the 31st of December that I would report the company to the BBB. I may have also mentioned this on the 18th. On the 31st of December a lady from FAMC called me at work and told me my order was almost ready to be shipped. I wanted to know when but she couldn't tell me. "You'll have to talk to Bob." A few hours later Bob called, my HOME phone, and left a message for me to call him. I called him when I got home (3:03 P.M) and got his voice mail. He's never called again. I called once more on January 4th (8:22 A.M.) - voice mail. I'd been leaving messages with the receptionist during this time as well. On January 9th, 2009, I received some coins, but not the full order. Approximately a week and a half later I called to ask where the rest of the order was. Bob just happened to answer the phone but couldn't talk because he was on the way to the hospital to see a friend who'd just been in a car accident. He told me my coins would be shipped in 2-3 weeks or 4 at the most. Today is March 18th and I've yet to receive the rest of my order. I called him a week ago and again said I was going to take this matter up with the BBB. I tried to do so but my internet connection failed during the transfer and all the information was lost. On Friday, March 13th, I called FAMC one more time and explained what had happened with my form for the BBB and told Bob's voice mail I'd really like to handle this matter between the two of us and I would give him through Monday to call me. No call. Today I called the office of the Attorney General in Tennessee and they are sending me a complaint form. I then called FAMC (3/18/09 - 4:14 P.M.) and told the receptionist that this was my last phone call and I told her I'd called the Attorney General's office. She took down my name and number and told me Bob was in his office. She transferred me, Bob answered. He was in a meeting and couldn't talk and told me he'd check the status of my order and call me back. I told him that I'd found that there ARE coins available right now and he could buy them and send them to me. He said he didn't know where. I gave him names. He told me he'd call me back. As I said, that was my last call to FAMC. I'm sorry to say that I have ordered from FAMC before and there was another VERY long waiting period. I started calling after 3 months and left a messages to say that I was considering canceling my order. My coins were shipped immediately. Unfortunately, the second order which was placed about a week or so after the first, didn't go as well. I asked for a refund because I'd been in a car accident and needed to rearrange my finances. They told me my order was ready and had a note in my file to deliver it the next time they were in Texas. What kind of business is that?! They were not very willing to refund my money and mentioned not refunding the full amount, due to the going rate of the coins at that time. I cannot begin to tell you how disappointed I am with this company. Thank you for your help.

(Less)

Category:	Delivery Issues
Case opened date:	03/19/2009
Case closed date:	

Desired Resolution: I would like a FULL refund They have held my money for almost 9 months. I have never...  
(More)

[Download a copy of this complaint so you can print it for your records](#)

\*\*\* Your response has been recorded, and will be reviewed by the BBB. No further action is required of you at this time. Click [here](#) to print a copy of your response.

If you have information you would like to provide regarding this complaint, click [here](#). \*\*\*

### All attachments for this complaint.

NOTE: You may need [Adobe Reader](#) and/or [WinZip](#) to view these files:

Please click on the link(s) below to view attachments or response:

[Received business response \(03/24/2009\)](#) 