

UNITED STATES DISTRICT COURT  
MIDDLE DISTRICT OF GEORGIA  
THOMASVILLE DIVISION

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|                             |   |                       |
|-----------------------------|---|-----------------------|
| UNITED STATES OF AMERICA,   | ) |                       |
|                             | ) |                       |
| Plaintiff,                  | ) | COMPLAINT FOR CIVIL   |
|                             | ) | PENALTIES, INJUNCTIVE |
| v.                          | ) | AND OTHER RELIEF      |
|                             | ) |                       |
| THE MONEY TREE, INC.,       | ) |                       |
| a corporation, and          | ) |                       |
|                             | ) |                       |
| VANCE R. MARTIN,            | ) | CIVIL NO.             |
| individually and as an      | ) |                       |
| officer of the corporation, | ) |                       |
|                             | ) |                       |
| Defendants.                 | ) |                       |

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Plaintiff, the United States of America, acting upon the notification and authorization given to the Attorney General by the Federal Trade Commission ("Commission"), for its Complaint alleges that:

INTRODUCTION

1. Plaintiff brings this action under Sections 5(a), 5(m)(1)(A), 9, 13(b), and 16(a) of the Federal Trade Commission Act ("FTC Act"), 15 U.S. §

56(a), and the Equal Credit Opportunity Act ("ECOA"), 15 U.S.C. §§ 1691-1691f, to obtain monetary civil penalties and injunctive and other relief for defendants' violations of the ECOA.

### JURISDICTION AND VENUE

2.

income supplement, whether premised on entitlement or need. The term includes, but is not limited to, Aid to Families with Dependent Children, food stamps, rent and mortgage supplement or assistance programs, Social Security, Supplemental Security Income, and unemployment compensation;

- (c) "Regulation B" refers to the amended version of Federal Reserve Board Regulation B, 12 C.F.R. Part 202, in effect on or after March 23, 1977;
- (d) "Equal Credit Opportunity Act" refers to 15 U.S.C. §§ 1691-1691f, as amended, or as it may be hereinafter amended;
- (e) "Federal Trade Commission Act" refers to 15 U.S.C. §§ 41-58, as originally enacted and subsequently amended.

#### DEFENDANTS

5. Defendant The Money Tree, Inc. ("Money Tree"), is a corporation organized and doing business under the laws of the State of Georgia with its principal office and place of business located within the Middle District of Georgia at 114 South Broad Street, Bainbridge, Georgia 31717. In the course and conduct of its business, defendant Money Tree has also done business as "Money To Lend, Inc." and "Money To Lend."

6. Defendant Vance R. Martin is the president and sole shareholder of Money Tree. Individually or in concert with others, defendant Vance R. Martin has formulated, directed, and controlled the acts and practices of Money Tree, including the acts and practices set forth herein. His business address is the same as that of the corporate defendant. In connection with the matters alleged herein, Vance R. Martin has transacted business in the Middle District of Georgia.

7. Defendant Money Tree makes installment loans to consumers. Defendant Vance R. Martin, in the ordinary course of Money Tree's business, regularly participates in Money Tree's decision to extend credit to consumers. Defendants are therefore "creditors" as that term is defined by Section 702(e) of the ECOA, 15 U.S.C.

- (b) requiring applicants who derive all or part of their income from a public assistance program to participate in a program whereby their monthly payments are deposited in a financial institution designated by defendants as a condition of an extension of credit, when other applicants are not required to participate in such a program; and
- (c) collecting or attempting to collect loan payments prior to their loan due dates from applicants who derive all or part of their income from a public assistance program, while not doing so from other applicants.

9. Defendants' practices described in Paragraph 8 violate Section 701(a)(2) of the ECOA, 15 U.S.C. § 1691a(2), and Sections 202.4, 202.6(b)(1), 202.6(b)(2), and 202.6(b)(5) of Regulation B, 12 C.F.R. §§ 202.4, 202.6(b)(1), 202.6(b)(2), and 202.6(b)(5).

10. Defendants have engaged in the practices described in Paragraph 8 with the knowledge required under Section 5(m)(1)(A) of the FTC Act, 15 U.S.C. § 45(m)(1)(A).

## SECOND COUNT

11. Since approximately October 1991, on numerous occasions, defendants have discriminated against elderly applicants who were not eligible for credit-life or credit-disability insurance because of their age, by discouraging applications from, refusing to extend credit to, or offering credit on less favorable terms to such elderly applicants on the basis of their age, thereby violating Section 701(a)(1) of the ECOA, 15 U.S.C. §

15. Section 13(b) of the FTC Act, 15 U.S.C. § 53(b), authorizes the Court to issue permanent injunctions against defendants' violations of the ECOA and Regulation B, as well as ancillary equitable relief.

WHEREFORE, plaintiff requests that this Court, pursuant to 15 U.S.C.

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