

**From:** [AGO - CAP](#)  
**To:** [jarbutus@thecapitolforum.com](mailto:jarbutus@thecapitolforum.com)  
**Subject:** Arbutus, Julia - PRR response 2022-04363  
**Date:** Thursday, June 2, 2022 3:33:15 PM  
**Attachments:** [2022-05-27 Arbutus PRA request.pdf](#)  
[Arbutus - The Capitol Forum - 2022-04363 - cost estimate letter.pdf](#)

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Dear Julia Arbutus,

Attached is the response to your request.

Thank you,

Crystal Baldwin  
Consumer Assistance Program  
Office of the Attorney General  
Mailing Address:  
109 State Street  
Montpelier, VT 05609-1001

Consumer Assistance Hotline: 800-649-2424  
Email: [ago.cap@vermont.gov](mailto:ago.cap@vermont.gov)

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STATE OF VERMONT  
OFFICE OF THE ATTORNEY GENERAL  
CONSUMER ASSISTANCE PROGRAM  
HOTLINE: (800) 649-2424  
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ADDRESS REPLY TO :  
Office of the Attorney General  
ATTN: Consumer Assistance Program  
109 State Street  
Montpelier, VT 05609  
  
Website: ago.vermont.gov  
Email: AGO.CAP@vermont.gov

June 2, 2022

Via email to [jarbutus@thecapitolforum.com](mailto:jarbutus@thecapitolforum.com)

Julia Arbutus  
4242 East-West Hwy  
Apt. 717  
Bethesda, MD 20815

Re: Public Records Request 2022-04363

Dear Julia Arbutus,

I write in response to your Public Records Act request dated May 27, 2022 (a copy of which is attached for your convenience) for “consumer complaints against TD bank from 2007 to the end of 2021.”

The Consumer Assistance Program (CAP) receives consumer complaints via our consumer hotline, standard web form, online scam form, email, and mail. These interactions are recorded as “Complaint Intakes” as well as the “Online Scam Form.” CAP provides a consumer complaint mediation service on non-scam consumer transactions and logs scam data as well. CAP also provides referral service on consumer complaints that are regulated by other entities. Typical referrals concerning financial institutions are to the Vermont Department of Financial Regulation Division of Banking as well as the Consumer Financial Protection Bureau.

To satisfy your request, our office searched each business name as an entity in our database received between the dates of January 1, 2007, and December 31, 2021 and identified 46 complaints with 102 corresponding files.

We estimate that searching for, reviewing, and redacting 102 files will come to approximately 1610 minutes. Note that there is no charge for the first 30 minutes.

- Option 1: To produce all files of the 46 complaints, for at least 1580 minutes, billed according to the Secretary of State's fee schedule for the rate of other staff time (\$.45 a minute), the cost of your Public Records Act request is an estimated \$711.00.

- Option 2: Should you prefer to receive instead a spreadsheet of the 46 complaints without the corresponding files, the time estimated is reduced to 360 minutes. Billed according to the Secretary of State's fee schedule for the rate of other staff time (\$.45 a minute), the cost to produce a spreadsheet of consumer complaints is an estimated \$148.50.

We ask that you identify the option you would like and pay the estimated cost (\$711.00 or \$148.50) before we proceed further with processing your request. If the actual time to produce the records is less, we will issue a credit.

Upon receipt of your check, the records will be made available for you. Checks may be sent to:

Attn: Lauren Jandl  
State of Vermont  
Office of the Attorney General  
109 State Street  
Montpelier, VT 05609-1001

Thank you for contacting the Vermont Attorney General's Office.

Sincerely,

Crystal Baldwin  
Consumer Assistance Program  
Office of the Attorney General  
State of Vermont