Good Morning,

Recently my husband and I purchased a brand new 5th wheel from the Camping World in Monticello, Minnesota. The saleswoman, Jackie, was fantastic. She was the queen of customer service as we searched for the right RV for approximately six months. After a great deal of research, we made our deal and scheduled a pickup.

A few days in advance of pickup, I called repeatedly and finally reached a finance man (I think his name was Pete). He was extremely rude on the phone. He said that they usually discussed financing at pickup. I told him we wanted info in advance. He was extremely rude and said they'd gotten 6.99% for 10 years. I told him that we wanted 12 years. I asked him to call us back with updated results. Of course, I got no call.

I called the next day, repeatedly, with no response. I found out why when we got into the office on pickup day. Brian |||||||||| proceeded to shove a maintenance program down our throats for over an hour. After five minutes of deliberation, we related that we were not interested. He continued with his salesman lingo about the "value" of the maintenance program. It was five years of maintenance coverage that we would be paying for 15 to 20 years, which was his deal. Those were the only term options offered, so he could point to the payment, distracting from the cost of the maintenance plan and additional interest.

Initially we asked him to break down cost of the plan. I noticed that he was taking the data sheet away from me every time he walked out of the room. On his second departure I picked it up when he went to take it with him. He had to leave it with us. My husband and I crunched the numbers to find that the full maintenance plan would cost \$16,000; with interest, \$19,000 over 15 years. When he returned we told him that we didn't want it. The initial offer without it was 6.99% for 10 years. We told him we wanted that at 12 years.

He left the room again and came back with a "carved down" version of the maintenance plan that cost more than the breakdown he'd given us previously. He told us that the bank would "reward us" with a 6.2% interest rate "IF" we bought this broken down version of the maintenance. That was a lie because it was 5:00 Saturday night and the bank is in Baltimore. He kept telling us that he talked to the bank. That in itself was an insult to our intelligence. No one was at the bank late on a Saturday night.

Frustrated and angry at his arrogant persistence, I finally leaned on his desk and scratched out the maintenance program from his latest print out, pointed to the 6.99% for 10 years and repeated, "we <u>only</u> want this for 12 years". If I knew what I know now, I would have demanded 6.2% because now I know that is what the bank offered us, but he jacked it up. He only offered 6.2% as a "reward" for buying your inflated maintenance agreement.

He left the room again, came back in and shoved a piece of paper across the desk at my husband, "Okay, sign here.". My husband said, "Wait a minute. What am I signing? What's the deal?" Ryan said, "6.99% for 10 years. That's what you wanted!" To this I replied, "Now I'm getting upset. You went out of here to get us 6.99% for 12 years and then shove a piece of paper at him telling him to sign for a deal we did not agree to." Without another word, he grabbed the paper back and walked out. Then he came back and tells us nobody answered at the bank, but he just did it. Our hero!

Lies. Nobody ever answered at the bank. He never called the bank. The bank was closed the entire hour (plus) that we were trapped in his office.

This was the worst negotiation I've ever been involved in. The bold face lies. The bullying attitude. The manipulation. The arrogance. Shoving this product, that we repeatedly told him we did not want, down our throats. Insulting our intelligence by telling us he kept calling the bank late on a Saturday night. Finally boldly demanding that we sign an agreement that we never asked for or agreed to and stating it was what "we wanted."

I don't know if it's just Brian |||||||||||| or your finance training. I'm not even sure that it's legal to offer a lower interest rate only "if" you buy a maintenance program. I'm currently researching that.

He did apologize at the end by saying, "It's my job." He repeated, "I love my job." So, he loves high pressuring people, ignoring their desires, and pushing them into more debt. He loves lying to people.

This was such a frustrating experience. We are repeat Camping World customers. I should say "we were." We will have to seriously consider other vendors for any future purchases.

Then, a week after this experience, we were enlightened again to Camping World best practices. When we bought our first used RV a year earlier, we bought GAP insurance and a maintenance plan. We were told that we could get refunds on the remaining balance of those agreements. I was told to deal with Tiffany ||||||||||||||||||||| at the Meridian, Idaho location where we bought the first 5th wheel.

I called repeatedly and got no response. After a few days I started e-mailing and finally did get a response. She told me what I needed to send for the refunds. I sent everything I had available and asked if she needed anything else for the "GAP and Maintenance" refunds. She e-mailed a reply, "Yes."

A few days later, with phone calls being ignored again, I e-mailed to ask what the results were. She responded that we would be receiving \$700+ for the GAP insurance. I responded to ask about the maintenance. She responded, "I only did the GAP."

I responded with the following e-mail:

Hello Tiffany,

I sent the e-mail below with the forms that I sent on November 27, 2017. It clearly explains that we wanted to cancel the service agreement, but I couldn't find a copy. I asked you, "What else do I need to do?"

When you failed to respond, my next e-mail asked if you had everything you needed. You replied, "Yes, I do." I have saved every e-mail.

The fact is that you neglected to tell me that I needed to get you a copy of the service contract. The signed forms included a "Service Cancellation Request." You stated yesterday that, "if I provided the cancellation form," which was already included in the PDF with all the forms I sent. In other words, you knew we had a service contract and wanted it cancelled. It was listed on the sales contract and I mentioned it when I sent those forms. Sad that this is Camping World training.

I have attached the service contract and a SECOND copy of the cancellation request. This contract needs to be cancelled as of November 10, 2017 as I requested initially, but you chose to ignore. As you ignored my first week of phone calls.

## Anything else you need?

This is the second time we've done business with Camping World. This is how repeat customers are treated? Discouraging.

I strongly request a confirmation e-mail that you have received these forms. I also request an additional e-mail with the refund amount that we will be issued for the service contract. Hopefully I won't have to "bother" you again.

As repeat customers our experience has been seriously discouraging, with the exception of both of our sales reps. What a sad way to run a business. I thought you should know, at the slight chance that you don't, that your customer service sucks. As I said, if this is Camping World best practices, we're out.

I'm very vocal on social media and it will be difficult to leave a decent review for Minnesota or Idaho, especially regarding finance associates. I realize we're just one sale, but word of mouth is still the best advertisement. A Camping World response will be a huge factor in where this letter is posted publicly.

Very discouraged with Camping World,