
Dear South Dakota Attorney General,

I am writing to file a formal complaint against Capital Vacation regarding deceptive and coercive practices in their timeshare sales and upgrade processes. The details of the complaint are as follows:

A. We initially purchased Stormy Point TS on 09/28/2010, which was fully paid off with an annual maintenance fee of \$800. I was content with the arrangement, enjoying one week per year.

B. While on vacation on 09/26/2022, Capital Vacation informed me that if I did not upgrade to their Points system, I would never be able to exit the timeshare. Additionally, they claimed that my children would be burdened with the timeshare after my passing.

C. I was persuaded under the pretense of a great deal, with promises that 500,000 points would allow me to easily make money to cover all my maintenance fees. (not true)

D. The representatives assured me that my 500,000 Points would equate to approximately 14 weeks' worth of vacation per year. They further claimed that I could simply sell back any excess points to Capital Vacation, and they would send me a check to cover all my maintenance fees. (not true)

E. I was pressured to upgrade immediately, under the threat that both myself and my children would be bound to the timeshare indefinitely. I owned my Stormy Point timeshare with my now-deceased husband so this decision was made alone by me.

F.. Subsequently, I received notice of a significant increase in the annual maintenance fee, from \$249.58 to \$3200, causing further financial strain in addition to the loan I had to take for the upgrade.

This entire process involved aggressive tactics from three Capital Vacation representatives, including a supervisor and a manager. I am widow and retired school teacher. After my husband passed away, I was alone and under immense duress and I feel the salesman just manipulated me and scared me into upgrading. I have tried to resolve this directly with Capital Vacations and they offer no help.

I kindly request your office to investigate these matters and take appropriate action to address these deceptive and coercive practices by Capital Vacation. I believe they are very predatory and take advantage of people like myself who are in a vulnerable place.

Thank you for your attention to this matter.

Peggy [REDACTED]

