



# ERIE COUNTY CHAMBER of COMMERCE CELEBRATING 120 YEARS

604 W. WASHINGTON STREET, SANDUSKY, OH 44870  
(419) 625-6421 [ERIECOUNTYCHAMBER.COM](http://ERIECOUNTYCHAMBER.COM)



## MESSAGE FROM THE PRESIDENT

*Good Morning Chamber Members,*

This past weekend we celebrated the Labor Day Holiday Honoring the hard workers of the past and present that have built the successful businesses we rely on... Let's all remember the importance of instilling in our youth the work ethics that was instrumental in building this country with education and training are important but mean nothing without a good work ethic.

Society and business have been faced with many challenges throughout History, and each time the American workforce has answered those occasions! As difficult as 2020 has been, we will again rise to this challenge and emerge better and stronger than before.

Kind Regards,

*Pamela Smith-Droll, President CEO*

**Erie County Chamber of Commerce**

604 W. Washington Street

Sandusky, Ohio 44870

Office: 419-625-6421

Email: [pamelas@eriecountychamber.com](mailto:pamelas@eriecountychamber.com)

## UPCOMING CHAMBER EVENTS:

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*Looking for Member Events?*  
**[Click here.](#)**



## COMPANY PROMISES LOANS, TAKES MONEY INSTEAD

Amid the current pandemic our nation is facing, consumers across the country are facing financial hardships and are exploring options for assistance. Unfortunately, it's during these vulnerable times that consumers often become victims to scammers and illegitimate businesses.

One company, Highrise Loans, has recently become the focus of a BBB investigation after consumers across the country allege fraudulent activity resulting in thousands of dollars lost.

Within the last two months, BBB has received 38 complaints, negative reviews, and scam tracker reports from consumers across 20 different states in the U.S.

Consumers told BBB that the company contacted them, stating their loan applications were approved. Highrise Loans would then send the consumers' loan documentation requiring bank account information. Many consumers stated everything initially appeared legitimate.

BBB obtained copies of these documents and found the company using the BBB Accredited Business seal and U.S. Department of the Treasury logo on lending documents without authorization.

After providing their banking information, Highrise Loans informed consumers that a partial amount of their approved loan was deposited into their accounts. In order to receive the remaining balance, Highrise Loans instructed consumers to purchase gift cards and provide the card numbers to the company.

Once the gift cards were provided to Highrise Loans, consumers found out the initial deposit was fraudulent. The victims were then required to pay back the amount spent on gift cards, resulting in limited or no access to their accounts due to an overdraft of fraudulent activity flags on their bank accounts.

One victim reported that Highrise Loans told them they were approved for a \$10,000 loan and to send Target gift cards while the money was in the process of being deposited into their bank account. The victim lost all funds in their account and is being held liable for \$1,200.

Another consumer reported being intimidated after discovering the company was fraudulent and decided not to continue doing business with them. The consumer told BBB that Highrise Loans threatened to sell his personal information online.

According to the company's website, [www.highriseloans.co](http://www.highriseloans.co), the company maintains a business address in Austin, TX. However, letters BBB mailed to the company were returned and a visit to the location found both the address and Highrise Loans to be nonexistent.

Additionally, BBB's investigation found a separate business name that appears to be the same operators as Highrise Loans. On August 4, 2020, BBB received a new scam tracker report against a company named Pacifica Finance. The scam report alleges the same activity with the company's website, [www.pacificafinance.co](http://www.pacificafinance.co), identical to the site used by Highrise Loans. BBB has since received an additional 4 complaints against Pacifica Finance.

Highrise Loans has failed to respond to BBB's attempts to address its concerns and currently maintains an F rating.

To prevent falling victim to similar scams, use these tips from your BBB when applying for a loan:

- **Assess your needs.** There are different types of loans for different situations. Loans for buying a home, consolidating debts or personal loans are available. Look for a loan that fits your need and determine how much you need to borrow. Be cautious with lenders who pressure you to take a bigger loan than necessary.
- **Determine your financial status.** Find out how much cash you have available for a down payment or other fees and look at your credit history to understand what a lender will see. You can check your credit report and credit score from any of the three major credit reporting agencies, Equifax, Experian, or TransUnion.
- **Find the loan.** Do plenty of research and comparison shopping to find the best loan for your needs. Understand the payment plans and interest rates offered with the loan.
- **Review documents.** Read the loan documents thoroughly before signing any contracts, being sure to review details like amount, number of monthly payments, and fees. Don't be afraid to ask an attorney or trusted advisor any questions you may have.

**"DO YOUR WORK WITH  
YOUR WHOLE HEART, AND  
YOU WILL SUCCEED -  
THERE'S SO LITTLE  
COMPETITION."  
- ELBERT HUBBARD**



## MEMBER HIGHLIGHT: PIZZA BOYS

A big welcome to the newest member of the Erie County Chamber of Commerce. The great reviews are coming in already... Come see for yourself! Thank you for your investment in Sandusky.

Be sure to check them out online:

- Visit their website: <https://www.pizzaboyssandusky.com/>
- Facebook: <https://www.facebook.com/pizzaboysohio/>



## MEMBER HIGHLIGHT: ADRIAN'S MASTERCLEAN

Family owned & operated, servicing surrounding areas since 1989. Offering Carpet and Rug Cleaning, Fire Clean Up, Rug Cleaning and Upholstery Cleaning. Call us today!

Check them out on Facebook:

<https://www.facebook.com/Adrians-Masterclean-1491870017773883>

***"WHETHER YOU THINK  
YOU CAN, OR YOU THINK  
YOU CAN'T - YOU'RE  
RIGHT.  
- HENRY FORD***





# ERIE COUNTY CHAMBER of COMMERCE CELEBRATING 120 YEARS

## Membership Benefits

1

Website  
Directory  
Listing

2

Member to  
Member  
Networking

3

Share Events  
on Chamber  
Website

4

Access to  
Informational  
Seminars

5

Ribbon  
Cutting  
Opportunities

6

Post Jobs on  
Chamber  
Website

7

Invitations to  
Chamber  
Events

8

Post Press  
Releases on  
Chamber  
Website

9

Medical  
Mutual Tax  
Savings

10

Bureau of  
Workers'  
Comp.  
Savings

11

Chamber  
Energy  
Program  
Savings

12

Anthem  
Chamber  
Saver  
Program

Learn more by contacting Pamela Smith-Droll, Chamber President  
(419) 625-6421 • [PAMELAS@ERIECOUNTYCHAMBER.COM](mailto:PAMELAS@ERIECOUNTYCHAMBER.COM)



# Shop Small & Support Local



## Schedule a RISE appointment

Do you need support navigating your business through the uncertain times of the COVID-19 pandemic? RISE provides One on One advising for **entrepreneurs** and **small business owners** in all stages of business development, free of charge.

The next RISE session is **September 15, 2020**.

Contact RISE by clicking the link below or call 419-627-7794 to schedule an appointment with our business experts.

**CONTACT  
RISE**

419.627.7791 • [www.eriecountyedc.org](http://www.eriecountyedc.org) • [rise@eriecountyedc.org](mailto:rise@eriecountyedc.org)

## Please follow the COVID-19 Guidelines and Stay Safe!



## ERIE COUNTY CHAMBER OF COMMERCE MEMBER BENEFITS



There are dozens of membership benefits for Erie County Chamber of Commerce. Check out the perks by clicking the link below and discover how we can help you and your business grow.

[Click Here To View The Flyer](#)

## Want to promote your business all year long with a banner ad?

Contact Pamela at [PamelaS@eriecountychamber.com](mailto:PamelaS@eriecountychamber.com).





**Payne Nickles  
& Company, CPAs**

422 W. Market Street

Sandusky

257 Benedict Ave. Bldg. D

Norwalk

**Annual Shred Day!**  
**Thursday, September 17**  
**10am - 3pm**

**In partnership with CLI Document Destruction**  
**FREE CONFIDENTIAL DOCUMENT SHREDDING**  
**AT BOTH PAYNE NICKLES LOCATIONS**



**WWW.PNCPA.BIZ**

**Linked** 

**Pleased to provide this service to the community for the past 5 years!**