



We are sorry that there is a difficulty in processing the funds. We sincerely want your experience with us to be joyous and easy. Unfortunately, the problem is not on our end, and we cannot fix the situation for you. We wish we could!

Here is our official statement, which you may give to your bank or card company:

"Terri Newlon Holistic Consulting Co, LLC, has not and will not receive these funds. Our e-commerce system attempts one time only per transaction, and then will not further attempt to process the funds.

Since we have not received these funds, it indicates that your bank or card company is following their system of holding your funds just in case the transaction may eventually process. If the transaction was declined within our system, we are not able to reprocess the transaction at any time in the future.

Our e-commerce system involves 1ShoppingCart, Authorize.net gateway, and Costco Nova now Elavon Merchant Account. We chose this ultra-secure online system for the safety of our clients, and we assure you that there is no way for us to access funds that your bank or card company are holding within their system.

You are responsible for contacting your bank or card company to assess why the decline appeared:

1. AVS mismatch - does your bank's internal records match where your statement is mailed? Did you accidentally use a home address when the statements are mailed to your office or post office box?
2. Did your card recently get updated? Has the code on the back of card changed? And also the expiration date?

Please ask your bank or card company to stop holding the funds and release them for your use. This is a similar situation as when you rent a car and the 'hold' a deposit until you bring back the car in good shape, or until 15 days or so has expired.

We provide you with an email copy of the declined transaction, and you must contact your bank or card company to resolve the issue. We are not responsible for making phone calls on your behalf. If this statement is not satisfactory to your bank or card representative, and they would like to call our office during business hours Pacific Time, contact Janet Smith at 425-844-2573. Leave a voice mail message if she is in a meeting."

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