



Consumer Financial  
Protection Bureau

1700 G Street, N.W., Washington, DC 20552

## **CFPB and Navajo Nation v. S/W Tax Loans, Inc., J Thomas Development of NM, Inc., Dennis R. Gonzales, and Jeffrey Scott Thomas – Case No. 2013-0968-02**

**(Matter Closed)**

### **Background:**

On April 16, 2015, the court approved the final stipulated judgment and order filed by the Bureau and the Navajo Nation against S/W Tax Loans, Inc. (“Southwest”) for violations of the Truth in Lending Act (TILA) and the Consumer Financial Protection Act of 2010 (CPFA). The company operated an illegal tax-refund scheme. The scheme was based on tax-preparation franchises steering low-income consumers, including many citizens of the Navajo Nation, toward high-cost tax-refund-anticipation loans. S/W Tax Loans, Inc. was ordered to pay \$480,000 in consumer redress.

More information about this case can be found in our [press release](#). To see the court order in the S/W Tax Loans, Inc. case, click [here](#).

### **Victim Compensation Dates:**

March 17, 2016 – January 19, 2018

### **Vendor:**

The CFPB contracted with Epiq Systems, Inc. to administer payments for this case and to answer questions from consumers. This matter is now closed. Payments and check reissue requests are no longer being honored.

For more information on this closed case, contact us at Consumer Financial Protection Bureau, Attn: OCFO, S/W Tax Loan, 1700 G Street NW, Washington DC 20552