LOUISIANA ATTORNEY GENERAL DISPUTE SUBMISSION

State Filing | *Protection Division* | *AG Liz Murrill*

State Jurisdiction: Submitted formal complaint to LA Attorney General Liz Murrill regarding unfair credit reporting and identity theft handling affecting Louisiana residents.

Executive Notice: Executive outreach transmitted to Affirm C-suite and Managing Counsel.

Underlying Louisiana AG dispute submission document displayed below:

Gmail

Chase Kinslow <chase.kinslow@gmail.com>

LUTPA Notice: Affirm, Inc. (San Francisco, CA) / Fraudulent Loan & False Disclosures — Monroe, LA Resident (Ouachita Parish)

1 message

Chase Kinslow <chase.kinslow@gmail.com> Mon, Aug 3, 2026 at 11:02 PM
To: murrille@ag.louisiana.gov
Cc: ConstituentServices@ag.louisiana.gov

Attorney General Murrill,

I am writing to formally bring to your attention a serious matter involving out-of-state fintech lender Affirm, Inc. (San Francisco, CA) violating the Louisiana Unfair Trade Practices Act (LUTPA / La. R.S. 51:1401 et seq.) against a Monroe, Louisiana resident (Ouachita Parish).

I am an attorney (licensed in Arkansas) and CPA (Arkansas & Louisiana) residing in Monroe. Below is a summary of the violations:

1. Unauthorized Shipping Anomaly & Law Enforcement Report: On July 7, 2026, an unauthorized $104.63 loan (#XQ8M-YX19) was fraudulently generated on my account for merchandise shipped to San Jose, CA (1,800 miles from Monroe, LA). I immediately notified Affirm and filed Monroe Police Department Incident Report #26-29572. On July 16, Affirm Order Review confirmed in writing that I am NOT responsible for this loan.
2. Arbitrary UI Account Lockdown: Immediately following liability clearance, Affirm locked my user interface, blocking in-app payment access for performing loans while positioning my account for auto-generated delinquency/late fees.
3. False Disclosures to Federal Regulators: In its July 31 written response to CFPB Complaint #260717-35668593, Affirm falsely reported to federal regulators that I initiated a $26.16 down payment and filed a bank chargeback. In reality, I never authorized a down payment, hold no personal bank card ending in *3151, and never filed a bank dispute.

Affirm fabricated a story of consumer chargeback fraud to explain away an unpaid balance on a loan its own risk team cleared as fraudulent in writing.

I have submitted a formal dispute through your office's online portal and attached the primary evidence documents for your office's review.

Respectfully submitted,

Charles W. Kinslow IV, J.D., C.P.A.

1002 Park Avenue, Unit 4B

Monroe, LA 71201

(501) 707-7779

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3 attachments

Subsequent Correspondence with Outside Counsel.pdf
106K

CFPB Complaint with Affirm Response and Feedback.pdf
111K

Consumer Complaint.pdf
997K