

# The Connecticut Department of Motor Vehicles & Banking were established to protect consumer in our state **“SO WHAT HAPPENED”?**

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Conn. Gen. Stat. § 14-65j

(a) No repair shop shall make any statement to a customer which it knows or should know to be false or misleading. Such statements include, but are not limited to, statements as to the necessity of repairs, the condition of the customer's vehicle, and whether particular repairs have been performed by the shop.

(b) No repair shop shall charge a customer for repairs which have not been performed.

In spring of 2021 after starting MAKECTBETTER we launched CTSAFERROADS a safety driver awareness program that depicts aggressive drivers along with other serious violation in our state, today it's a fully operational business in Connecticut.

Let's all be honest the DMV has a terrible reputation as a wasteful agency, most people don't understand that it's more than driver licenses and vehicle registration.

The DMV's Consumer Complaint Center investigates Connecticut-licensed dealerships and repair shops for issues like used car warranties, deposits, repair orders, sales/purchase orders, titles, liens, odometers, and false statements about vehicle condition, among other things.

I filed 5 complaints with the DMV over the last 12 months, never getting any response.

- (1) I filed a complaint with the Department of Consumer Protection & DMV on 2/15/20224 against Smart Auto Car for not covering repairs under warranty. Yukon Denali
- (2) I filed a complaint on 2/15/2024 against Wiz Automotive for selling me a warranty on a vehicle that was not valid based on mileage of purchase date. Yukon Denali
- (3) I filed a complaint on 6/17/2024 against Gengras as a result of their repairs my vehicle leaks oil. No Response. Jeep Wrangler
- (4) I filed a Complaint 12-14-2024 against D'Addario GMC for attempting to charge me for an oil leak that did not exist. Yukon Denali
- (5) I filed a Complaint 12-14-2024 against D'Addario GMC charged me for a new battery.

It is one thing to be charged for unnecessary repairs, it is another to charge for parts & services not done, both illegal under state and federal laws.

Yes, it is generally illegal and considered fraud to charge someone for services that were not rendered, especially when it involves submitting false claims or invoices, which can violate federal laws like the False Claims Act.

Federal banking laws, such as the Electronic Fund Transfer Act (EFTA) and the Fair Credit Billing Act (FCBA), require financial institutions to have dispute resolution processes for errors or unauthorized transactions, including investigations and potential credits or corrections.

The Connecticut Department of Banking (DOB) is a state agency that regulates and examines financial institutions, including banks, credit unions, and other financial services, to protect consumers and investors, ensuring compliance with state banking, consumer credit, and securities laws. However the big banks are regulated in other states. Both Federal & State Laws still apply.

I filed three complaints against M&T Bank with the New York Department of Finance against for not investigating credit card disputes in according to State & Federal Law., as they are not regulated in Connecticut.

1-13-2025 NYSDFS Complaint against M&T Bank – \$908 credit card charges for a new windshield and installation. BKC-2025-01629658 D’Addario GMC charged me for a front windshield that was never installed. On 12-12-2024 – 9AM I dropped my Yukon Denali off at D’Addario GMC for a scheduled appointment. I was getting my oil changed along with a new front windshield. At approximately 10:45am Bob Geffert texted me a photo, letting me know I had an oil leak. Bob said the oil pan was leaking and it was going to cost \$500. I told BOB to hold up on any repairs, I just had paid D’Addario GMC to fix this issue a few weeks before. Invoice GCCS614132 \$624.58 after looking at my repairs it seems Maritime Motors Invoice 25387 this same gasket repaired on 2/14/2024. I brought the vehicle to Bobs Service station in Stratford. They put the car on a lift and found no oil leak on video <https://ventct.com/podcasts>

Safelite installed the new windshield, however D’Addario GMC charged me \$908 for the new Windshield and labor that was never done replaced, covered by Geico Glass Claim# 0220138060101064. M&T Bank never investigated the dispute, never called or even reviewed the documents. This was confirmed by the New York Department of Finance. I told the supervisor the CFPB is looking at this and they advised me to file a complaint against the New York Department of Finance & M&T Bank. After reviewing they claim a misunderstanding and re-open the case. 2-6-2025 NYSDFS

My wife was charged by D’Addario GMC for a battery that was never installed. 2-10-2025 NYSDFS Complaint BKC-2025-01634322 My wife’s car 2017 GTX would not start, AAA came out and told us the battery is dead, we explained it was just purchased in May. The AAA technician told us that our existing battery was the original not new. How come M&T Bank never called AAA again they don’t investigate disputed in violation of federal law. 2-10-2025 NYSDFS Complaint BKC-2025-01633790 I disputed several

other charges with M&T Bank as D'Addario GMC charged me for parts & services they never performed on my vehicles supported by documents with serial numbers.

If we have an agency that don't mandated laws or investigate the hundreds of complaints against D'Addario GMC & M&T Bank then maybe eliminate these agencies all together.