

Unauthorized Charges By CIC*TRIPLE ADVANTAGE AND INFO.EXPERIANDIRECT.COM

A. Leodebe, refund request
Consumerinfo.com

I am sure you have read hundreds, if not thousands of letters like this. I somehow got sucked into your "freecreditreport.com" "opt-out" style scam. I have seen your commercials on television that attempt to legitimize this worthless "service/scam" your company (and others of similar greed) have dreamed up. These "services" exist for the sole purpose to defraud unsuspecting people who are trying to get the FREE credit report mandated by the FACT. I must agree that creating such a scam took some amount of creativity and thought. What I cannot fathom is how you can perpetuate such a scam nationwide over such a long period of time. Your company must contribute heavily to lawmaker's political campaigns to obtain this impunity.

I am sure your excuse is that there was some notification somewhere on the "freecreditreport.com" web site that "warned me" of the charges that were forthcoming if I did not "opt-out" by phone within 7 days. First of all the name of your web site itself is deceptive (obviously) that the credit report was free. I am sure you had no idea your "freecreditreport.com" name was so similar to the FACT site "annualcreditreport.com"? Second I mistakenly thought that a major credit bureau would not lower itself to such "opt-out" style scams. But of course I underestimate the lack of morals that are prevalent within your business. I guess I am just really saddened, disappointed, embarrassed, and mad about this dirty dealing. I never received any type of service from your company!

Maybe I can express my point of view by relating this scam to a hypothetical shopping scenario. Let's say you are shopping a clothing store and you take your selections to the checkout counter and pay with a credit card. Un-noticed by you there is a small sign behind the counter that states

Clothes R Us Shopper Service will keep you informed of great deals!

By paying with your credit card you are signing up for our "Discount Shopper's Service". If you do not call this number (1-800-RIP-MEOF) and cancel the service within 7 days of your purchase we will automatically charge your credit card a \$14.95/month fee for the service.

Do you think that should be legal? Is this somehow different from what you are doing? I could go on forever with this letter expressing my disgust about your business. But, you have already upset me, wasted my time, and in general just made me mad long enough. I am "requesting" (really demanding) a refund of \$299.00 your company siphoned from my Discover Card account over the past 20 months.

Signed: _____ Date: _____

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