Cynthia Lee

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Federal Trade Commission
Consumer Response Center, Room 130-A
600 Pennsylvania Ave. N.W.
Washington, D.C. 20580.

To whom it may concern:

I am calling to express my dissatisfaction with Experian. I received a letter from Experian, telling me that within the past 30 days, changes had been made to my name, social security number or address. Since I hadn't made any such changes, I called the number on the letter. Instead of getting a live person (impossible under the various prompts), the recorded message directed me to order a copy of my credit report. I went to Experian's website and clicked on the button for a free credit report (not one of the paid ones). They made me provide a credit card (when I tried to submit without providing a credit card, it wouldn't go forward). The message said something like "Your credit card won't be charged for your free credit report, but we need it in order for you to proceed." When I got the confirmation screen, but no credit report, I called the number on the screen. I was connected to a woman who confirmed my name, address, and social security number (all this without ever asking me for my PIN even though I have a permanent security freeze on my account). During our conversation, I happened to learn that I had unwittingly signed up for a "free 30 day trial period" of Experian's monitoring service. I told her several times that I did not knowingly sign up for any service and that I expressly declined all such offers whenever other credit companies tried to get me to sign up for their monitoring services. She kept telling me that I could cancel the service by calling back before November 20. I told her that I was on hold for about 15 minutes before getting her (a live person) this time, and that I wanted to cancel right away and asked if I could do so online. She said no, I had to call back. When I complained that I had not wanted this service, she told me it was in the terms and conditions I agreed to. I went back online to read the terms and conditions and did not see anywhere where they clearly said one was signing up for a monitoring service and that it would cost $14.95/month (this is what she told me it would cost after the initial free trial period). Finally, only after I told her repeatedly and forcefully that I found this practice of signing up customers for this monitoring service without real notice very troubling and that I was going to complain to the FTC, she then told me she would cancel my membership right away.

A similar thing happened to me with Equifax. I wanted to refinance my home mortgage earlier this year and needed to get my FICO score. I called Equifax for a copy of my FICO score. I told several agents who tried to sell me Equifax's credit monitoring service (Scorewatch) that I wasn't interested. I just wanted a copy of my credit score right away. One man with Equifax told

me he could sell me my credit score for what I thought was a reasonable price (lower than what the others were trying to charge), so I gave him my credit card. I told him several times that I did not want to sign up for Equifax's monitoring service which required a recurring monthly fee. About a month or two later, I got an email from Scorewatch, telling me that I was signed up. I called Equifax right away and after waiting on hold for a half hour, got a customer service agent. I complained and she apologized and took me off the service.

I hope the FTC can do something to stop these fraudulent and deceptive practices. I am a law professor, so if these companies can do this to me (and I'm very careful about what I sign up for), I'm sure they are doing this to many others who are less able to protect their rights (or who may not have time to call and complain). If you need to reach me, my number is
Thank you for your attention to this matter.

Sincerely,

Cynthia Lee