

Laurence B LeGore

Federal Trade Commission
Office of the Secretary
Room H-135 (Annex T)
600 Pennsylvania Ave.,NW
Washington, D.C. 20580

Gentlemen:

Our local newspaper had an article about you investigating Credit Bureaus for proposed amendments to the law to prevent deceptive marketing of these reports. I have lost \$582 for what I consider such action on their part.

I have enclosed the fax I sent to them in an attempt to recoup my money. The fax was turned down today. The enclosed copy of the fax will explain the whole situation. I think their advertising is deceptive and I hope you can prevent them from repeating this kind of exploitation.

Thank you for taking the time for my problem.

Sincerely

Laurence LeGore

Fax

TO: Consumer Relations Group

Fax Number: 949 567 5758

Date: 9/18/09

I am adding information that is related to the problem explained in my first fax to you (included below). I believe this information is important for you to know in order to make a decision on this matter.

I received a phone call this morning on 10/12/2009 from Florida. The woman I talked to said she has been receiving my emails including credit reports, dental appointments etc. It turns out she applied for and received approval for an email address that was the same as my old email address and therefore all of my personal information sent to that address went to her. She now says she feels she knows my family as friends, but could not find me to correct the situation. This explains my lack of knowledge about any mail sent by you.

From: Laurence B LeGore

Number of pages including cover: 3

Regarding:

Billing 12.95 per month since January 2006

Gentlemen:

My case number is

My Social Security is

My Birth Date is 2

My contact phone number is and since I am retired; I am available most of the time.

I was reviewing my credit card statement and noticed your bill for \$12.95 and on further investigation saw the same thing for the previous month of August 2009. I knew nothing about this and called your representative and learned that you have

Fax

billed me monthly since January 2006 for a total of \$582.75. For this I have received nothing. I only asked for one free credit report.

Your web sight says the following;

Answer:

No, this is not a scam. We go to great lengths to include enrollment disclosures and to disclose the terms of our offer on our websites, emails and advertisements. We also ask that our customers agree to our terms and conditions before the transaction can be completed to further ensure the customers understand the agreement.

If you received a charge on your billing statement, it was because you elected not to cancel your membership before the 7-day free trial expired. This style of membership offer is fairly common and is being used online by video game companies, movie and music providers, and even other credit monitoring companies.

I am not trying to be flippant, but I never read that I had seven days to cancel my membership and never knew I was a member nor that I would be charged for the membership. This is especially true because I can always get free credit reports from my credit union as part of their services and would not elect to pay someone for the service. I never received any notification or documentation that I was a member and your services were available to me. I also never received more than one free credit report. There was a complete misunderstanding between you and me and I respectfully ask that you refund all of my monies in the amount of \$582.75.

Sincerely yours,

Laurence B LeGore