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[The Nevada Attorney General's Office has joined a group of federal, state and local government agencies and national consumer advocacy organizations to launch the Tenth Annual National Consumer Protection Week ("NCPW"), March 2-8, 2008. NCPW highlights consumer education efforts in the fight against fraud in communities across the nation. This year's NCPW theme is *Financial Literacy: A Sound Investment* and is intended to encourage consumers to empower themselves to make smarter decisions about managing their money and building a solid financial foundation. As part of this year's NCPW, the Attorney General's Bureau of Consumer Protection is issuing a daily press release regarding issues particularly relevant to Nevada consumers. More information about NCPW is also available at www.consumer.gov/ncpw. Thank you for your assistance in promoting this important event.]

ATTORNEY GENERAL WARNS CONSUMERS TO BEWARE OF "FREE TRIAL" AND "SPECIAL" OFFERS

Las Vegas, NV-- The Attorney General's Bureau of Consumer Protection, under the direction of Consumer Advocate Eric Witkoski, today issued the following consumer advisory with important information concerning "free trial offers" that often result in unexpected and unwanted charges for products and services.

The two State agencies that handle consumer complaints concerning deceptive trade practices, the Attorney General's Bureau of Consumer Protection and the Nevada Consumer Affairs Division, are experiencing a significant increase in the number of consumers complaining about unauthorized withdrawals from their bank accounts after signing up for "free trial" or "special" product offers. These consumers are often shocked to learn that their financial institutions allowed debits without their express permission, but, more often than not, it turns out the consumers unwittingly agreed to the withdrawal of funds under the terms of the offer.

Companies often use "free trial" or "special" offers to promote their products—everything from weight loss products, to club memberships, to credit card protection plans, and more. The e-mail, mail, and telephone offers often convince a consumer to agree to a small purchase or to pay shipping costs. To make this payment, the consumer is required to supply a bank account number, and the company uses the account information to perform what is called a demand draft on the account.

When dealing with a reputable business or company that you trust, a demand draft can be a time-saving and efficient method of payment. Problems arise, however, when consumers end up being charged more than they expected. Many consumers report that their intended one-time purchases resulted instead in monthly drafts to their accounts and often for amounts significantly greater than the original trial offer.

Contained in the fine print of a trial offer's terms and conditions, which, for online offers, can easily be "accepted" without ever being viewed as a consumer moves from screen to screen, is language that will turn a trial offer into a long-term offer unless the consumer cancels the contract within a certain period of time, sometimes as short as 14 days from the time the order is placed. And, in many cases, consumers report that it is difficult, if not impossible, to reach the company to cancel the trial offer within the allotted time.

The Attorney General's Bureau of Consumer Protection advises consumers to think very carefully—and proceed slowly—when considering a trial or special offer of any product. Consumers should avoid whenever possible providing financial information to, or making purchases from, any unsolicited contacts. And, even if the offer or product sounds legitimate, consumers are advised to seek independent information about the company.

Consumers who are still interested in doing business with a company after doing independent research are advised to read any agreement carefully before signing. Particular interest should be paid to the cancellation terms, and consumers need to make sure they understand whether they are authorizing a one-time charge or a recurring charge. Initial purchases may be free or just a few dollars, but consumers should know the amount they will be charged after the trial or special offer has expired.

Consumers who have a problem with canceling a trial offer, or are unable to obtain a refund from a company following a canceled trial offer, may contact the Attorney General's Bureau of Consumer Protection at (702) 486-3194 in Las Vegas or (775) 684-1180 in Carson City. A complaint form, as well as other valuable consumer protection information, is also available on the Attorney General's website at www.ag.state.nv.us.

For other valuable consumer protection information, please visit the Bureau of Consumer Protection website, www.ag.state.nv.us/org/bcp/education.htm and/or the State of Nevada's general fraud information website, www.fightfraud.nv.gov

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