

THE MORE YOU KNOW...

KNOWLEDGE TO COMBAT FRAUD SCHEMES

“FREE TRIAL OFFERS” ARE NOT ALWAYS FREE!

“Free trial offers” are great, right? They are free and promise improvements to many of the challenges in life, whether it be losing weight, improving chronic pain, or making wrinkles disappear. But is the product really free when you are required to provide a credit card number before getting the “free trial offer?”

While not every “free trial offer” is misleading, there are a few things to keep in mind before signing up for such an offer:

- ◆ The product offered is not necessarily a free sample—you could be entering into a subscription service.
- ◆ Many of the terms and conditions of the contract the consumer enters into are hidden in fine print. The customer is agreeing to all the terms, even if the consumer does not read them!
- ◆ The initial cost is often not just a few dollars to cover shipping. Customers usually end up paying up front for the product and can only hope for a refund if they return the product.
- ◆ Some companies do not provide a sufficient time to try the products and see if they work before the “trial period” ends. In at least one of the cases the FTC has investigated, even returning the product the day it was received in the mail was not soon enough to cancel under the hidden terms.
- ◆ Another challenge may be returning the product. Companies make it hard to return the products by requiring victims to get RMA numbers, returning empty bottles, etc..
- ◆ Often the companies will keep shipping – and charging for – additional products until the customer contacts the company.
- ◆ Many of these companies count on victims giving up, absorbing the loss, and not complaining to law enforcement or the Better Business Bureau (BBB).

Remember to check out a company through the BBB and internet before signing up for a “free trial offer” and read all the small print to avoid falling victim to misleading advertising!

WANT TO REPORT A POSSIBLE FRAUD?

General Reports: Anti-Fraud Hotline (provided by the U.S. Senate Aging Commission)

1.855.303.9470 or www.aging.senate.gov/fraud-hotline

Telephone or online fraud scheme? Federal Trade Commission (877.FTC.Help), www.ftccomplaintassistant.gov) or Internet Crime Complaint Center (www.ic3.gov)

Mail fraud scheme? United States Postal Inspection Service

1.717.257.2330 or www.postalinspectors.uspis.gov

Scheme involving money sent with GreenDot, MoneyGram or Western Union?

Green Dot: 1.866.795.7597

MoneyGram: 1.800.MONEYGRAM or 1.800.666.3947

Western Union Fraud Hotline: 1.800.448.1492