

## Information for Consumerinfo.com Customers

The Federal Trade Commission (FTC) recently settled a lawsuit against Consumerinfo – which did business as Experian Consumer Direct – over the “free credit report” promotion it marketed through advertising on television, radio and the Internet, including its websites freecreditreport.com and consumerinfo.com.

The promotion required consumers to enroll in a 30-day free trial of Consumerinfo’s credit monitoring program. Consumers who didn’t cancel within 30 days were charged an annual fee of \$79.95. The FTC alleged that the marketing campaign failed to disclose this key term of the offer.

The FTC also alleged that Consumerinfo’s marketing for “freecreditreport.com” and other related websites was deceptive because it failed to disclose that its promotion was not associated with the right to a free credit report consumers have under federal law.

Although Consumerinfo did not admit that its practices were unlawful, it agreed to settle the FTC’s charges. The settlement, among other things, provides for refunds to certain Consumerinfo customers, as explained below.

**Q: Who is eligible for a refund under the FTC’s settlement with Consumerinfo?**

**A:** To be eligible, you must have ordered a free credit report from freecreditreport.com or consumerinfo.com between November 1, 2000 and September 15, 2003 either by filling out an online form or by mailing in a form from one of those sites.

If you ordered a free credit report from Consumerinfo *after* September 15, 2003, you are not eligible for a refund.

**Q: I ordered a free credit report from Consumerinfo and was enrolled in its credit monitoring program. Later, I cancelled my membership in the program. Am I eligible for a refund?**

**A:** If you are **no longer** a member of the credit monitoring program, you may be eligible for a refund, if you cancelled your membership within three years of when you first enrolled. You are eligible if you meet **either** of the following two descriptions:

- (1) **You cancelled your membership and receive a partial refund of the enrollment fee.** Generally speaking, consumers who cancelled within the first two months (60 days) of their membership received a full refund – these consumers are not eligible for additional money back. Consumers who cancelled between the third and six month (60 – 180 days) generally received a partial refund. These consumers are eligible for the remaining amount of the refund.

- (2) You contacted Consumerinfo or any third party at any time during your credit monitoring program membership to question or complain about the charge or to request a refund, did not receive a full refund, and are no longer enrolled in the program.

Remember, if you ordered a free credit report from Consumerinfo *after* September 15, 2003, you are not eligible for a refund.

**Q: I'm a current customer of Consumerinfo. Am I eligible for a refund?**

**A:** If you are a **current** customer of Consumerinfo, you may be eligible for a refund if you obtained a free credit report from Consumerinfo anytime between November 1, 2000 and September 15, 2003:

Consumerinfo will contact you to offer you an opportunity to cancel your membership and receive a refund of the unused portion of your current year's membership fee.

**Q: I'm a past customer of Consumerinfo. What do I have to do to get my refund?**

**A:** For past customers, Consumerinfo will try to credit the debit or credit card account you provided to Consumerinfo when you obtained your free credit report and enrolled in the trial offer. Watch your account statement over the next several months. ***Please be patient while Consumerinfo attempts to credit your account.*** If Consumerinfo is able to credit your account, Consumerinfo will send you a notice by email or U.S. mail letting you know.

If Consumerinfo ***cannot*** credit the account you provided, Consumerinfo will send you an email. This email will ask you ***either*** to call Consumerinfo at the toll-free number given in the notice OR to reply to the email and provide your postal address and daytime telephone number. ***Do not provide any other information, especially account information, in response to this email.***

If Consumerinfo determines that you did not receive the email notice, Consumerinfo will mail the notice to your last known postal address.

Once Consumerinfo has your postal address, it will mail you a refund check.

*Please read the notice carefully and respond within 30 days of receiving it.*

**Q: I'm a current customer of Consumerinfo. What do I have to do to get my refund?**

**A:** If you are a current customer of Consumerinfo eligible for a refund, please watch your email inbox or mailbox for a notice from Consumerinfo giving you the opportunity to cancel your membership and receive a refund of the unused portion of your current year's

membership fee. *The notice will ask you to provide only your name, postal address, and daytime telephone number. Do not provide any other information, especially account information, in response to this email or mailed notice.*

*Please read the notice carefully and if you want to cancel your membership and receive a refund, respond within 30 days of receiving it.*

**Q: What if I think I'm eligible for a refund, but I don't receive an automatic credit or a notice from Consumerinfo?**

**A:** If you believe you are eligible for a refund and do not receive an automatic credit or a notice from Consumerinfo, you may send Consumerinfo documents that demonstrate you are eligible for a refund – for example, a copy of a complaint letter or a request to cancel. Send documentation to: Consumerinfo, P.O. Box 19729, Irvine, California 92623-9729. Consumerinfo will notify you if you qualify for a refund. Remember, only consumers who obtained a free credit report between November 1, 2000 and September 15, 2003 are eligible.

**Q: What if I changed my email address or moved to a new postal address since I obtained my free credit report and enrolled in Consumerinfo's credit monitoring program?**

**A:** Consumerinfo will use the email address you provided them. If they do not get a response to its email message from you, Consumerinfo will send you a notice by postal mail, which will have forwarding service requested so that the postal service will forward it to the new address. If you believe you are eligible for a refund and do not receive an email or postal mail notice in the next several months, contact Consumerinfo by email: [helpconsumerinfo@consumerinfo.com](mailto:helpconsumerinfo@consumerinfo.com); or by postal mail: Consumerinfo, P.O. Box 19729, Irvine, California 92623-9729.

**Q: I am a current customer of Consumerinfo's credit monitoring program. Do I need to do anything if I want to keep my membership?**

**A:** No. You will remain enrolled. If you are a current customer and you receive a notice giving you the opportunity to cancel, you do not have to respond and your membership will continue and you will continue to be billed.

**Q: What other relief did the FTC get for consumers?**

**A:** Consumerinfo must clearly disclose the terms of its free credit report offer – and the terms of any future “free” offer. Consumerinfo also must explain that its promotion is not associated with the free credit report right consumers have under a new federal law. More information about the settlement is available at [www.ftc.gov/freereports](http://www.ftc.gov/freereports)

**Q: How do I order my free credit report under federal law?**

**A:** The three nationwide consumer reporting companies have set up one central website, toll-free telephone number, and mailing address through which you can order your free annual report. To order:,

click on [www.annualcreditreport.com](http://www.annualcreditreport.com), and **be sure to spell the name of the website correctly**, OR

call 877-322-8228, OR

complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Do not contact the three nationwide consumer reporting companies individually. They are only providing free annual credit reports through [www.annualcreditreport.com](http://www.annualcreditreport.com), 877-322-8228, and Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

You may order your reports from each of the three nationwide consumer reporting companies at the same time, or you can order from only one or two. The law allows you to order one free copy from each of the nationwide consumer reporting companies every 12 months.

Consumers in the Eastern states get this right beginning September 1, 2005. Consumers in all other states already have this right.

For more information about your right to a free credit report, go to [www.ftc.gov/freereports](http://www.ftc.gov/freereports).