



**For Immediate Release  
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## **MADIGAN JOINS SIX STATES , FTC IN SUIT TO STOP FLORIDA COMPANY FROM FRAUDULENT DEBITS**

### ***Florida Debit-Processing Firm Withdrew \$200 Million in Unauthorized Charges***

Chicago – Illinois Attorney General Lisa Madigan has joined with six other states and the Federal Trade Commission (FTC) in suing to halt a Florida company from fraudulently facilitating more than \$200 million in debit charges from unsuspecting consumers' checking accounts.

Madigan's office, along with the FTC and six other states, filed the lawsuit in federal court in the Eastern District of Pennsylvania against two related entities that process payments for telemarketing companies, Your Money Access, LLC, and YMA Company, LLC, along with Derrelle Janey, president of Your Money Access, and Tarzene Dixon, CEO of Your Money Access.

“The defendants took advantage of unsuspecting consumers and caused them significant financial harm,” Madigan said. “We are taking action to hold the defendants accountable for their fraudulent conduct.”

According to the complaint, the defendants were part of a larger telemarketing scheme that involved a variety of merchants scamming personal bank account information from unsuspecting consumers. In this scheme, the merchants gained access to consumers' bank account information through deceptive phone calls filled with fast-talking promises of prescription drug discounts or federal government grant money. Once the merchants obtained the account information from the bottom of consumers' checks, the defendants played a critical role by providing the merchants with access to consumer bank accounts, debiting consumer accounts and transferring the funds – minus fees – to the merchants' accounts.

Defendants withdrew funds from consumers' bank accounts in one of two ways: by electronically debiting consumer bank accounts through the Automated Clearing House Network or by submitting checks and falsely representing that the consumers had approved them.

The complaint alleges that the defendants attempted to process, on behalf of a variety of merchants, more than \$200 million in fraudulent debits between June 23, 2004 and March 31, 2006. Of these attempted debits, more than \$69 million were ultimately returned or rejected by consumers or consumers' banks for various reasons.

The complaint alleges that through this scheme, the defendants have caused substantial monetary loss to consumers by causing funds to be debited from the consumers' bank accounts without the consumers' authorization and by causing consumers other related harm, such as incurring the costs of closing accounts, paying over-draft fees, bouncing checks, opening new accounts, and ordering new checks.

The complaint seeks a preliminary and permanent injunction, the refund of money paid by consumers, the disgorgement of the defendants' ill-gotten gains, reimbursement of the costs of bringing this action, and civil penalties under applicable state law.

Joining the FTC and Madigan's office in the suit are Vermont, Ohio, North Dakota, Nevada, Iowa and North Carolina.

Assistant Attorney General Phillip Heimlich is handling the case for Madigan's Consumer Protection Division.

Consumers who believe that they may be the victim of consumer fraud can download a consumer complaint form at [www.illinoisattorneygeneral.gov/consumers](http://www.illinoisattorneygeneral.gov/consumers) or call the Attorney General's Consumer Fraud Hotline at one of the following numbers:

Chicago : 1-800-386-5438; TTY: 1-800-964-3013  
Springfield : 1-800-243-0618; TTY: 1-877-844-5461  
Carbondale : 1-800-243-0607; TTY: 1-877-675-9339  
Spanish-language Hotline: 1-866-310-8398

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