



February 10, 2009

**MADIGAN SUES CREDIT SERVICE FOR PHONE BILL CRAMMING*****Attorney General Alleges Firm Fraudulently Charged Small Businesses and Local Government Agencies for Unauthorized Credit Repair Services***

Chicago — Attorney General Lisa Madigan today filed a lawsuit in Sangamon County Circuit Court against a Venice, Calif., credit repair service and its owner for allegedly "cramming" telephone bills of Illinois consumers, small businesses and local governments with unauthorized monthly charges.

"Our investigation shows that the defendants charged more than 9,000 consumers throughout Illinois since January 2008," Madigan said. "The evidence establishes that the defendants billed consumers without receiving any kind of authorization for the monthly fees. I urge all telephone customers to review their phone bills carefully. If they find charges they did not approve, they should dispute them with their phone company and contact my Consumer Fraud Bureau."

Madigan's complaint alleges that US Credit Find, Inc., and owner Aaron Stanz, who lives in Cape Coral, Fla., purported to offer an online tutorial to help consumers fix their credit. However, consumers who filed complaints with Madigan's office report they never used the defendants' services nor authorized the monthly \$9.99 fee that appeared on their telephone bills. Further, Madigan's complaint alleges that when consumers disputed the charges, the defendants falsely claimed they had received approval from someone authorized to place charges on the phone bill. In some cases, the individual from whom the defendants claim to have obtained approval is unknown to the consumer disputing the charges. The defendants also claimed to have signed consumers up for their services through the defendants' Web site ([www.uscreditfind.com](http://www.uscreditfind.com)), but a number of consumers denied having any contact with the defendants or their Web site.

Since August 2008, 16 Illinois consumers have filed complaints with Madigan's Consumer Fraud Bureau, including a Springfield fast-food restaurant, a Springfield hotel and several other small businesses throughout Illinois. In addition, the Sangamon County Coroner's Office, the Sangamon County Board Office, the Sangamon County Sheriff's Office, the Belleville Police Department, and the dial-a-story telephone line of a public library all received unauthorized charges on their telephone bills. In investigating these claims, Madigan's office reviewed records and determined that between January 2008 and October 2008, the defendants billed at least 9,842 Illinois consumers. The defendants already have had to provide refunds to 2,994 customers.

Madigan's suit alleges the defendants violated the Illinois Consumer Fraud and Deceptive Business Practices Act by placing unauthorized charges on consumers' phone bills and failing to obtain appropriate authorization by making sure that the person allegedly authorizing charges on the phone bill actually has the authority to place charges on the telephone bill.

The suit seeks a permanent injunction barring the defendants from doing business in Illinois, restitution for consumers, civil penalties of \$50,000 for violating the Consumer Fraud Act, and an additional \$50,000 for each violation committed with the intent to defraud.

Assistant Attorney General Philip Heimlich is handling the case for Madigan's Consumer Fraud Bureau in Springfield.

To file a complaint with Madigan's office, consumers can download a consumer complaint form from the Attorney General's Web site at [www.illinoisattorneygeneral.gov](http://www.illinoisattorneygeneral.gov) or can call the Attorney General's Consumer Fraud Hotline at:

**Chicago Consumer Fraud Hotline:** 1-800-386-5438

**Springfield Consumer Fraud Hotline:** 1-800-243-0618

**Carbondale Consumer Fraud Hotline:** 1-800-243-0607

**Spanish Language Hotline:** 1-866-310-8398

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