



June 18, 2009

### **MADIGAN REACHES AGREEMENT WITH US CREDIT FIND TO PREVENT PHONE CRAMMING**

Chicago - Attorney General Lisa Madigan has shut down the alleged "phone cramming" operations of a Cape Coral, Fla., credit repair company that placed unauthorized charges on the phone bills of thousands of Illinois consumers, small businesses and local governments. Through a settlement agreement reached with the Attorney General, US Credit Find and its owner, Aaron Stanz, have agreed to cease participating in the alleged deceptive practice. The settlement is the result of a lawsuit filed by Attorney General Madigan against US Credit Find in February 2009.

As part of the settlement agreement, consumers who were victims of US Credit Find's phone cramming scheme have until Aug. 20, 2009, to file complaints with the Attorney General's Consumer Fraud Bureau to be considered for refunds from the company. US Credit Find also has agreed to cancel all current contracts with Illinois consumers and to cease the unauthorized billing of these customers immediately.

"Our investigation showed that the defendants made unauthorized charges on more than 9,000 Illinois consumers' phone bills," Madigan said. "Unfortunately, because of scams like this, it is important that consumers review their phone bills carefully to make sure that no unauthorized charges appear."

US Credit Find purports to offer an online tutorial that will help consumers fix their credit. Madigan's office received complaints from consumers who began noticing monthly charges of \$9.99 from the company on their phone bill even though they had never had any contact with the company, did not use the company's product and never authorized any type of charge to their phone bill.

Madigan's complaint alleged that in some instances 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 claimed to have obtained approval was unknown to the consumer disputing the charges. In other instances, the defendants 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.

To file a complaint, 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 the following numbers:

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

Assistant Attorney General Philip Heimlich handled the case for Madigan's Consumer Fraud Bureau.

-30-

[Return to June 2009 Press Releases](#)

