

From: Susan Walker
Subject: Electronic Fund Transfers

Comments:

To whom it may concern,

You have fraudlently charged my checking account \$24.95 without my permission. This has caused me to go overdrawn and accumulate over \$200.00 in over draft fees. According to your Offer Information at this website;
http://www.saverclubmax.net/order_vcm.php?&first_name=Susan&last_name=Walker&addr=po%20box%2091104&city=Nashville&state=TN&zip=37209&tel1=615&tel2=972=&tel3=2426&email_addr=tnwildcats%40gmail%2ecom&&sid=255720

you state :

Offer Information

Simply click "Yes" to activate your trial membership of Saver Club Max. To activate your trial membership to Saver Club Max you will be charged/debited a \$1.00 refundable processing fee monthly and then you can immediately take advantage of the exciting savings Saver Club Max has to offer! After your 7-day FREE trial period it's just \$24.95 per month for Saver Club Max. Remember, you can call Saver Club Max at xxx xxx within the first 7 days to cancel, and you will not be charged/debited. To ensure continuous service, at the end of your trial period your membership will be automatically charged/debited each month at the then-current membership fee on or about that same date to the credit card you provide today or from the checking account associated with the debit card you provide today. If for any reason you are dissatisfied, call our number to cancel, and you'll no longer be charged/debited.

I was charged \$1.00 (which I agreed to) AND \$24.95, which I did not agree to on the day I signed up. I fully understood what you stated in your OFFER INFORMATION. I have canceled my membership by phone, two days after joining. So, NO charge should have been made to my account. I am forwarding this email to the federal reserve about these misleading practices. You need correct this situation immediatly. xxxxxx.

Susan Walker