NEWS FROM SCDCA

South Carolina Department of Consumer Affairs



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February 4, 2009 Release #09-013

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FOR IMMEDIATE RELEASE CONSUMERS SHOULD DISPUTE ERRONEOUS CHARGES

Columbia, SC..... A quarter is just a quarter. In a tough economy, however, a quarter is worth a lot more, especially if multiplied millions of times over. Sadly, a group of scammers were quick to act on this fact. Using stolen credit card account numbers, scammers charged 25 cents to the accounts of millions of consumers across the nation. While the charges were erroneous, many consumers ignored the charge despite the fact that the company didn't even exist. After all, it was only a quarter.

The South Carolina Department of Consumer Affairs (SCDCA) has received a number of similar calls from concerned consumers with inaccurate charges on their credit card or bank account numbers. Charges may be as small as a few dollars; others may be as much or more than \$30. While invalid charges may be the result of scammers creating spoof companies, some mistaken charges may appear from legitimate companies. Regardless of the amount or the source, consumers should dispute incorrect or unidentified charges.

What Exactly Should You Do?

- Dispute the charge with your credit company
- File complaints with the following federal agencies:
 - o Federal Trade Commission at www.ftc.gov
 - o Internet Crime complaint Center at <u>www.ic3.gov</u>

About the South Carolina Department of Consumer Affairs:

Established by the Consumer Protection code in 1974, The South Carolina Department of Consumer Affairs represents the interests of South Carolina Consumers.

Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education. For more information, visit www.scconsumer.gov.

- Bureau of Justice Assistance
- Monitor your account at least once a week for changes

Consumers are also encouraged to report erroneous charges to the Department to improve education and outreach efforts. For more information, contact the Public Information Division at 803.734.4190, toll free in SC at 1.800.922.1594, or online at www.scconsumer.gov.

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02-04-09/mla