

Testimony of Mr. Ray France

Hearing on Aggressive Sales Tactics on the Internet and Their Impact on American Consumers

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Thank you Chairman Rockefeller and Ranking Member Hutchison for inviting me to speak with you today. My name is Raymond France. I am a former United States Paratrooper and a two time combat veteran. I served in Afghanistan and Iraq where I suffered a traumatic brain injury when an I.E.D. exploded next to my vehicle. I was awarded the Purple Heart and now have a service connected disability rating of 100%.

Early this year I paid to use the services of an online company called Intelius to look up people on the internet. I had used this company in the past and was familiar with their web site and services. On this particular occasion, just like before, I got the information I was looking for, entered my billing information and completed the transaction. The next day the fee I paid for the service was posted on my account as usual.

About two or three months later I was notified by my bank that my account had been overdrawn. I was unsure how this could have happened since I live on a fixed income and support myself within those means. I went to the bank to figure this out. At first they were only able to tell me it was due to an automatic withdrawal that was active on my account. Eventually the bank was able to give me the name of the company that made these withdrawals, Value Max. The bank manager also informed me this had been a recurring transaction that I supposedly agreed to. They were unable to give me any more information.

I had no idea who this company was and still to this day do not know what they do. I started searching the web in hopes of finding some way of contacting this company. What I found was hundreds of blogs asking the same question. Eventually I found an email address for Value Max and sent an email to which I received no reply. Later I found a phone number. When I called, the person who answered repeatedly asked for personal information on myself. When I was reluctant to give up this information I was told I reached the wrong "Division" of the company and needed to call another branch in another state. This same process repeated itself quite a few times and through it all I still had no answers. So I decided to write the Better Business Bureau. Quite some time passed with no reply from Value Max. Then I received an email from the B.B.B.

Value Max had told them that they would refund my money but it was my fault because I had agreed to a free four day trial and then a \$19.99 fee every month after

that. According to them I had agreed to this when I used the service of the company I mentioned earlier. In total this all took over eight months. And the refund took even longer. And if my account hadn't been overdrawn, who knows how long it would've been before I noticed these withdrawals.

I am a disabled Vet who loves his country and served her with pride. Though I may not have it as bad as some soldiers returning from the front lines I do have a lot of challenges I must face due to my service connected disability. But this company caused me both financial and mental hardship. It took me close to a year to recover my money. Money that I did not give them permission to take. I am twenty seven years old. I use the internet constantly. I both understand it and am able to use it with ease. I have even earned college credits in computer applications. With that said I believe it is easy to see I would not have agreed to a financial obligation I knew nothing about nor wanted. It is still unclear to me at this point how they were able to access my account. That is unless you consider the fact that this company chooses to use deceiving methods in correlation with other companies to take advantage of online consumers. This is nothing short of theft.

My country promised to take care of me when I returned home but without laws to govern these unethical practices, instead my country is allowing me to be taken advantage of. This is a problem that must be resolved as it is not just Vets who are victims but all Americans. If not today then tomorrow, or next week. The bottom line is if left unchecked these kinds of practices will spread out of control. Now that this issue has been brought to light it is imperative that the leaders of this great county are proactive and aggressive in putting an end to it.