

Read the Fine Print

BE AWARE!
Things Aren't Always
As They Seem!

Have you ever been misled into thinking something was too good to be true? Many consumers are drawn to “free” trials for a must-have product, only to be charged for services and/or goods down the road. Often, the consumer will turn to their financial institution and file a dispute. Transactions like these are between the merchant and consumer, not the consumer and the financial institution.

If you give your financial information to a merchant, you can more than likely expect additional charges. Please be vigilant, and read the fine print. Pay attention to notices such as “click here to agree to the terms” or “I agree to be enrolled in...”. Agreements like these acknowledge that you have read the terms and agreed to them, thus the transaction is not eligible for filing a dispute with the merchant.



These transactions cannot be disputed unless:

1. You do not receive a product or
2. You receive the product and return it but do not get a refund.

The first thing you, as the consumer, must do is contact the company and cancel any applicable membership. Wait for the shipment. If the shipment doesn't show up within reasonable time, then you could dispute with the reason of “did not receive product”.

If you are returning the shipment, you need to be sure to get a receipt or proof of return from the shipper, and wait 30 days for a refund. If the refund does not post to your account, then you may dispute the charge. The financial institution may not be able to get your money back because you have already agreed to receive the product.

**Please always remember to read the fine print,
and the terms to which you are agreeing!**



**Bank of
Eastern Oregon**

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