



“Free” Trials Aren’t Really Free!

If it sounds too good to be true, it probably is. There has been a growing trend in debit or credit cardholders signing up for “free” trial offers found on the internet or TV. Companies promote a variety of products from diet pills, skin creams, or other beauty products. They promise a “free trial” of their product and ask for your card information to pay for shipping the products.

Here’s the catch: hidden in their long and complicated terms and conditions is the provision that if you do not cancel within a number of days, usually 14 to 30 days, you are automatically signed up for monthly deliveries. This monthly cost usually ranges from \$80-100 per month.

Trying to stop these charges is extremely difficult. The trial period starts as soon as you purchase the product, so you may only have the product for a few days before your trial period is up. Cancelling the product is also a problem with the company’s phone number not easily available to find on the website or with the package.

Because you authorize this company to charge your card for shipping, and you agree to the terms and conditions, this is consent of all future monthly charges, and the Pine River State Bank cannot dispute these charges as fraudulent.

As with anything else you purchase, please remember to read the fine print, and search for company reviews if you are in doubt.

Please contact a Pine River State Bank representative if you would like any additional information.