



*From the desk of Attorney General Bob Cooper*



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As more Tennesseans struggle to make ends meet, they may be tempted to turn to businesses that offer “big ticket” items on fast credit and easy terms with no credit checks. These companies may promise prizes and other incentives to get your business. They probably advertise on TV and may be large multi-million dollar operations. However, consumers should remember: if the deal seems too good to be true, it probably is.

Some businesses hide unreasonable deals behind high pressure tactics and “free” enticements. They fail to disclose important terms such as extended payment periods before the consumer receives the product, the absence of refunds if the buyer is dissatisfied, or the total price the consumer stands to pay.

Such conduct may violate Tennessee’s consumer law, which prohibits unfair or deceptive practices. The Attorney General’s office has responsibility for enforcing this law.

We recently took action against a group of nationwide electronics product companies operating in Tennessee as BlueHippo, alleging that the company targeted financially struggling consumers with high pressure sales tactics and failed to disclose key contract terms. As a result, my office alleges, some consumers were misled and did not receive their promised products even after making many payments far in excess of the product’s value.

In another consumer case involving computer sales, the Attorney General’s office alleged that several businesses – Britlee Inc. and associated finance companies, Rome Finance Company Inc. and Millennium Finance Company Inc. -- targeted Fort Campbell soldiers with offers for computers well in excess of the manufacturer’s suggested retail price. In the course of this case we discovered that collection efforts from Rome Finance even continued against a dead soldier in violation of court orders. Rome Finance has now filed bankruptcy.

While unfair and deceptive commercial acts are harmful regardless of the economic climate, their impact can be more severe in troubling economic times, particularly for those on fixed or limited incomes. Here are some tips to help consumers avoid being taken advantage of:

- Don’t be pressured into a sale if you have a fixed or limited income, especially on “a big ticket” item. Take time to think it through.
- Ask questions and confirm the total price, including interest, the date you will get the merchandise, whether payments are fully refundable in cash, and conditions on any special offers or prizes. If you are unclear about an offer, go elsewhere.

- Protect your bank account information. Canceling an automatic withdrawal on your bank account can cost time and money. Get all the terms of the offer in writing from the company. Keep a close eye on your bank account statements for charges you do not recognize.
- Shop around for the best price and value on “big ticket” products, including the financing. Doing your homework on the front end can save you a lot later on.

If you feel you have been the victim of an unfair or deceptive business practice of any kind, I urge you to file a complaint with the Division of Consumer Affairs toll-free in Tennessee at 1-800-342-8385 or go online to [www.tn.gov/consumer](http://www.tn.gov/consumer) . You can also check on the reputation of the company you are dealing by contacting the Division and the Better Business Bureau (<http://welcome.bbb.org/>).