



## Consumer Federation of America

1620 I Street, N.W., Suite 200 \* Washington, DC 20006

September 16, 2020

Honorable Brian Schatz  
722 Hart Senate Office Building  
Washington, DC 20510

RE: Unsubscribe Act of 2020

Dear Senator Schatz:

On behalf of Consumer Federation of America, an association of more than 250 non-profit consumer organizations across the United States, I am writing to express our strong support for the Unsubscribe Act of 2020. In addition to consumer organizations, CFA has dozens of members from state and local government consumer agencies. These agencies receive complaints from consumers who have been lured through deceptive or misleading solicitations into signing up for free trial offers for goods or services without being clearly informed that they will be charged at the end of the trial period unless they cancel, or making what they thought was a one-time purchase, only to discover that they are being charged for additional goods or services on a continuous basis or that the transaction will be automatically renewed without their express consent.

Compounding these problems, consumers often find it very difficult to reach the sellers to try to stop the charges. They are put on hold for lengthy amounts of time, or find that the voice mail boxes are full, and if they actually reach someone, they may be told that they must send a letter to cancel, even if the initial transaction was made by phone or online. Furthermore, while consumers can dispute unauthorized credit card charges without already having paid them, if their bank accounts have been debited, their money is gone and it can be challenging for them to convince the bank to restore the funds on the grounds that they didn't agree to make the payment.

The Unsubscribe Act of 2020 will protect consumers from abuse by requiring that in any negative option, continuity, or automatically renewing transactions they are provided with clear, complete information about the terms and costs and their express consent is obtained before they are charged. It will also ensure that consumers can stop the transactions more easily and that they receive periodic reminders of the terms and cancellation mechanisms. We look forward to working with you to enact these important consumer protections.

Very truly yours,

Susan Grant  
Director of Consumer Protection and Privacy