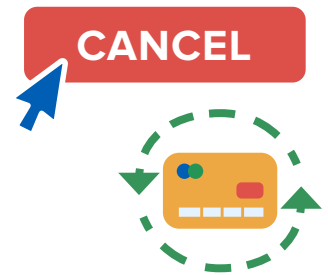


The FTC's "Click to Cancel" Rule

This rule is helping the FTC get money back to people who are misled, and addressing common problems:

- ▶ Sellers who don't tell the truth or leave out necessary information.
- ▶ People who get billed when they didn't agree to pay.
- ▶ Sellers who make it hard — or impossible — to cancel.



Under the FTC's amended Negative Option Rule:

- ✓ Important information must be truthful, clear, and easy to find.
- ✓ People have to know what they're agreeing to before they sign up.
- ✓ Sellers have to be able to show that people knew what they agreed to before they signed up.
- ✓ There always has to be a way to cancel that's as quick and easy as it was to sign up.
 - Sign up online? Click to cancel.
 - Signed up in person? Cancel online or over the phone.
- ✓ Violators can be liable for redress and civil penalties.

The rule takes full effect 180 days after publication in the Federal Register.

