



FTC Returns Almost \$2 Million to Payday Loan Applicants Who Were Tricked into Buying Prepaid Debit Cards

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FOR YOUR INFORMATION

The Federal Trade Commission is mailing more than 110,000 refund checks to consumers defrauded by an online operation that tricked payday loan applicants into paying for an unrelated debit card. The FTC alleged that payday loan marketers Matthew Patterson, Mark Benning, Jason Strober, and Swish Marketing, Inc., worked with debit card marketers Jerry Klein, Joshua Finer, and VirtualWorks, LLC, to design the deceptive payday loan application form that triggered a charge of up to \$54.95 for a prepaid debit card with a zero balance.

Approximately \$1.9 million is being returned to consumers; the average payment will be between \$10 and \$15. Consumers who receive the checks from the FTC's redress administrator should cash them within 60 days of the date they were issued. The FTC never requires consumers to pay money or provide information before redress checks can be cashed. Customers with questions should call the redress administrator, Epiq Systems at 1-877-853-3394 or visit the [FTC's refund website](#).

The Federal Trade Commission works for consumers to prevent fraudulent, deceptive, and unfair business practices and to provide information to help spot, stop, and avoid them. To file a complaint in English or Spanish, visit the FTC's online [Complaint Assistant](#) or call 1-877-FTC-HELP (1-877-382-4357). The FTC enters complaints into Consumer Sentinel, a secure, online database available to more than 2,000 civil and criminal law enforcement agencies in the U.S. and abroad. The FTC's website provides free information on a variety of [consumer topics](#). Like the FTC on [Facebook](#) and follow us on [Twitter](#).

(EverPrivate Card redress)

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