



Beware of Premature Magazine Renewal Notices

From the Office of Minnesota Attorney General Keith Ellison

Does it seem like your magazine renewal notices arrive earlier these days? If so, you're not alone. Some people report that they unintentionally "renewed" subscriptions that were already paid for years in advance. For example, while helping her 93-year-old mother with her mail, "Mary" spotted a renewal notice for her mother's favorite magazine. When Mary checked the mailing label on the renewal notice, she discovered that her mother's subscription was paid more than 3 years in advance. Mary's mother told her that she did not deliberately renew the subscription in advance—she had simply paid each renewal notice as she received them because she assumed the magazine company only sent renewal notices when her subscription was about to expire. Before you renew your magazine subscription, you should know the following information:

Premature Renewal Notices

Magazine renewal offers may come from both magazine publishers, as well as third-party companies that have no relationship with the publisher but purchase a list that includes your name as a subscriber. In either case, you may be asked to "renew" and pay for a subscription that you have already paid for months or even years in advance.

Some renewal notices are designed to look like invoices or bills. Although the fine print might disclose that the notice is *not* an invoice or bill, people do not always notice the fine print. Other renewal notices imply that your subscription is running out or contain language meant to create a false sense of urgency, such as "YOUR IMMEDIATE ATTENTION IS REQUIRED!" In more extreme cases, mailings may even suggest that your subscription will be suspended or your account will be sent to collections if you do not immediately renew. It can happen like this:

"Tony" recently received a mailing from his magazine that stated, "URGENT—REQUIRES IMMEDIATE ACTION." The mailing appeared to be a bill for his latest subscription. After reading the fine print, Tony realized that the mailing was just a renewal notice, not a bill, and his subscription was paid in full through the end of the following year.

After ignoring a few early renewal notices for her magazine, "Sara" received a mailing that looked like a collection notice. The mailing indicated her subscription would be suspended and her account would be sent to collections if she did not make a payment. Sara double-checked her subscription expiration date with the publisher and found that she had six months remaining on her current subscription.

While there may be legitimate reasons to renew a subscription early—such as a lower price for early renewals—the decision to renew early should be one you *knowingly*—not *unwittingly*—make.

Fraudulent Renewal Requests

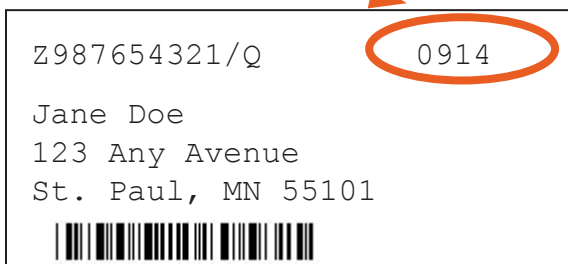
If you subscribe to several magazines or a magazine subscription service (which provides you a package of several subscriptions for one monthly fee), you should also watch out for third-party companies that may contact you and express or imply that they represent the magazine publisher or service when in fact they have no affiliation with the publisher or service. These third-party companies may get their hands on lists of people who subscribe to a particular magazine, and then contact those people asking them to "renew" the subscription or service. In reality, however, the company signs up the person for an expensive new subscription

service. The prices these third parties charge may be substantially more than the publisher charges for the same subscription. For more information about this and other scams related to magazine subscription solicitations, consult this Office’s publication *Magazine Subscription Solicitations*.

Tips to Avoid Unintended Early Renewals

Companies may count on the fact that subscribers do not always know their subscriptions and when they end. To avoid premature or fraudulent renewals, consider the following tips:

- Keep a list of all your magazine subscriptions and their expiration dates. Before you renew a subscription, check the list. Update the list each time you renew.
- Some states’ laws (not Minnesota) require magazine companies to disclose the expiration date on the mailing label of the magazine and on any renewal notices. As a result, many renewal notices and magazine labels list the expiration date somewhere on the notice or label. Look closely, though, because the expiration date may be hard to find or difficult to distinguish—like in the example below, which uses a “MMYY” format.



- If you receive a renewal notice, check your list or ask the publisher to tell you when your current subscription ends.

- If you receive a solicitation to renew a subscription, make sure you confirm the identity of the solicitor as your current magazine provider. Be skeptical of telemarketing calls that offer prizes or credits in exchange for your agreement to renew or that engage in aggressive sales tactics. For any telemarketing renewal call, ask the company to mail its offer to you. This way, you can review the fine print of the pricing, terms of the subscription or service, and the company’s cancellation policy

If you have concerns about any magazine renewal notice, you may file a consumer complaint with the Minnesota Attorney General’s Office as follows:

**Office of Minnesota Attorney General
Keith Ellison**

445 Minnesota Street, Suite 1400
St. Paul, MN 55101

(651) 296-3353 (Twin Cities Calling Area)

(800) 657-3787 (Outside the Twin Cities)

www.ag.state.mn.us

