

At the FTC's request, a U.S. district court judge has ordered a Canadian operation to pay more than \$7.8 million and imposed a telemarketing ban on it. According to the FTC, Select Personnel Management defrauded about 12,000 people out of millions of dollars between 2005 and 2007 by falsely claiming that it could substantially reduce card holders' existing credit card interest rates and save them thousands of dollars in interest and finance charges.

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e FTC and its partners are cracking down on scammers who are taking advantage of the economic downturn to bilk vulnerable people. Operation Short ${\bf r}$

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