

1
2
3
4
5
6
7

DEFENDANTS' BUSINESS PRACTICES

9. Since at least January 2004, defendants have stolen millions of dollars from consumers' checking accounts by electronically debiting thousands of accounts, each for \$139, without consumers' knowledge or consent. Prior to the unauthorized debit of their checking accounts, consumers have had no contact with defendants. The only connection that consumers have to defendants is that their names and bank account numbers were obtained by defendants. Defendants have attempted to debit more than

1 **CERTIFICATE OF SERVICE**

2 I, Lauren France, am a citizen of the United States, over the age of eighteen
3 years, and a resident of King County, Washington. I am an employee of the Federal