

## How to stop mystery credit card fees

The Consumer Financial Protection Bureau is advising consumers to watch out for add-on credit card fees.

When activating a new credit card, watch for “the pitch”

When you call to activate a new credit card, you may be routed to representatives who try to sell you things like “credit protection” or “identity monitoring” to add to your account. These services, or “add-on products,” are additional, optional services that will cost you money. You don’t have to buy anything extra from the credit card company to activate your credit card. In some cases, the sales tactics may be high-pressure and confusing.

Some things to ask yourself when you’re deciding whether you want add-on products:

- Do you have enough information about the service to buy it?
- Is the cost worth the possible benefit?
- Do you understand whether you’d be eligible for the benefits of the service?

Watch for unfamiliar terms or fees

Even if you don’t recall signing up to buy an extra service, regularly check your credit card statement for anything unfamiliar, including “add-on,” optional, fee-based products.

If you find unfamiliar terms or fees and want to cancel these services

Call your credit card provider using the number on the back of your card and ask to cancel them. You are not required to buy these optional services from your credit card provider. If you did not authorize these services, tell them.

Other things you can do

- If you need help, submit a complaint with the CFPB. Visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) for more information.
- Tell us your story, good or bad, about your experience. Your story will help inform how we work to protect consumers and create a fairer marketplace.
- Visit [help.consumerfinance.gov/app/tellyourstory](https://help.consumerfinance.gov/app/tellyourstory).
- Ask CFPB if you have more questions about credit cards. Visit [consumerfinance.gov/askcfpb](https://consumerfinance.gov/askcfpb).