

CONSUMER ALERT

**MIKE COX
ATTORNEY GENERAL**

The Attorney General provides Consumer Alerts to inform the public of unfair, misleading, or deceptive business practices, and to provide information and guidance on other issues of concern.

Health Club Membership: Lose Weight, Not Money

During 2005 and 2006 the Michigan Attorney General's Consumer Protection Division received 212 complaints from consumers about fitness centers. The majority of the complaints involved discrepancies between what consumers say they were told by sales personnel and what the signed contract actually guaranteed. In particular, consumers reported the written cancellation procedure frequently differed from what they were told by the salesperson.

Consumers also complained about high-pressure sales tactics and feeling rushed to sign contracts. Take the time to review all contracts carefully, prior to signing, to confirm that all promises made by the salesperson are written in the contract. Also make sure you understand your contract obligations. Many consumers mistakenly believe if they are no longer using the fitness center they can discontinue payments on the contract. Use caution when considering very inexpensive lifetime membership offers or "free" memberships. These offers are often used to raise money quickly and may be a sign of financial instability of the fitness center. That life membership could be cut short by a terminal financial illness at the center.

TIPS FOR CONSUMERS: HOW TO AVOID COMMON HEALTH CLUB MEMBERSHIP PITFALLS

Considering the following suggestions will help you make a wise decision and may help you avoid common problems with fitness center memberships.

1. Check with your doctor prior to beginning a fitness program.
2. Visit during the times you would normally use the facility to determine if it is overcrowded during that time.
3. Examine the facility for cleanliness and the condition of the equipment.

4. If the services of instructors and/or trainers are provided, inquire about the training qualifications of the staff and whether you will be charged for the service.
5. Make sure you understand the cancellation and refund policies before signing the contract.
6. Determine what services are included with your membership and if services such as tanning or aerobics require additional fees.
7. Read any contract carefully before signing. Don't allow yourself to be rushed prior to signing any contract – take your time and make sure you understand all of the contract terms before signing.

After you sign your contract, make sure you keep a copy. Some companies may ask you to pay additional fees on top of what you have already paid or have agreed to pay for your membership. If you are asked to pay additional fees, make sure that is allowed under your contract. You may be asked to pay fees that are not mandatory for you to keep your membership in good standing. This should be made clear to you by the company – if it is not clear, call the company and ask about the fee before you pay.

8. Carefully consider the cost of the membership and whether you can afford to make the necessary payments.
9. Contact the Consumer Protection Division to find out if complaints have been filed against the health club you are considering.
10. Shop smart -- be an informed consumer to make sure the only weight you lose won't be from your wallet.

CONTACT THE ATTORNEY GENERAL FOR HELP

If you encounter problems when you entered into a new health club membership contract, or are having problems with a health club membership you have had for a while, you may contact the Michigan Attorney General's Office, Consumer Protection Division to ask questions or file a complaint. Direct any questions or complaints to:

Consumer Protection Division
P.O. Box 30213
Lansing, MI 48909
517-373-1140
www.michigan.gov/ag
Fax: 517-241-3771
Toll free: 877-765-8388