



Consumer Alert

Don't Get Stuck With The Bill

Treating a friend to dinner is one thing, but giving your money away to a telephone company for incorrect or fraudulent charges is another matter! This is exactly what happens if you become the victim of a telephone billing practice known as "**cramming**." Cramming occurs when charges are added to your bill without your consent or knowledge. This should not be confused with slamming, which involves the unauthorized change in a person's telephone company – local or long distance.

Cramming charges may appear on your bill for voicemail service, personal 800 numbers, or information and entertainment calls. Cramming also occurs when you subscribe to a service unknowingly because of deceptive tactics. You might, for example, unknowingly sign up for optional telephone services when calling certain 800 or 900 numbers, by entering contests, or by talking to a telemarketer. These charges will usually be listed on the long distance portion of your bill, but may appear as "information services" or "pay-per-use" charges under local usage.

Your local telephone service cannot be disconnected if you refuse to pay invalid or possibly fraudulent phone charges. The Michigan Public Service Commission (MPSC) suggests that customers take some preventative steps to avoid cramming charges.

Here's what you can do:

- Be careful about who uses your telephone because anyone can access services which you have not ordered and thereby incur a charge to your telephone bill without your knowledge.
- Carefully read all promotional materials – **especially the fine print** – before filling

out a contest entry form or coupon offer. You may be authorizing new or additional telephone services.

- Keep a record of the telephone services you have ordered or used and the companies that provided the services. Providers of local telephone service are required to notify you in writing of all changes to your service within 15 days of the requested changes.
- Carefully review your telephone bill EVERY month. Look for charges for services you did not authorize, charges for calls you did not make and for company names you do not recognize.
- If you have been crammed, immediately call the company responsible for the billing error. If the company responsible for the charges does not sufficiently respond to your concerns, then ask your local telephone company what the procedure is for removing incorrect charges from your bill.

In an effort to prevent consumers from being affected by cramming, some local service providers offer customers the opportunity to put a block on their line that successfully prevents them from being the target of third party billing companies. Contact your local telephone company to inquire whether your company offers this service. While this protection is not 100% effective, it is a step consumers can take to protect themselves from third party billing companies.

If you have a question or problem concerning cramming, or wish to file a complaint, you may contact the following organizations:

- ◆ Michigan Public Service Commission at www.michigan.gov/mpsc or 1-800-292-9555
- ◆ Federal Communication Commission at www.fcc.gov or 1-888-225-5322
- ◆ Federal Trade Commission at www.ftc.gov or 1-877-382-4357

