



# How to Avoid Getting CRAMMED

## What is "cramming?"

Some Ohio consumers are being billed for telephone services they did not order. This practice is called "cramming" and affects telephone consumers nationwide.

"Cramming" occurs when a customer receives a telephone bill, usually sent by the local telephone company, that includes charges for products or services from a different company that he or she did not order. The charge for these services is usually between \$3 and \$30 and could show up each month as recurring charges. However, there have been instances where "cramming" has amounted to more than \$100 in additional charges.

Examples of "cramming" charges include:

- Charges for calls that were not made by the consumer or that were placed to toll-free numbers;
- Charges for services that are explained in general terms, such as "voicemail," "paging service," "calling plan" "Internet Services" or "membership service;"
- Charges simply identified as a "monthly fee."

## Why does it happen?

Local telephone companies serve as billing agents for many long-distance companies and other service providers. Invalid or unclear charges occur when inaccurate billing data (either by oversight or by intent) is provided to the local telephone company via computer tape. The local telephone company then bills consumers for these calls or services.

## How to avoid it

There are some simple tips consumers can follow to avoid being "crammed."

- Carefully read the fine print before filling out contest forms or coupons, especially when using

the Internet. You may be agreeing to new telephone services.

- Review your telephone bill each month. Look for company names you do not recognize, charges for calls you did not make and charges for services you did not authorize. The FCC requires any changes of service to be "clearly and conspicuously" indicated on telephone bills.
- Educate children and other individuals who make calls from your telephone about the charges for calls placed to information and entertainment services.
- Be cautious about calling unfamiliar 800 numbers especially if you're told to enter codes, leave your name or answer "yes" to prompts.
- Consider a 900 number block; it stops calls from going through to 900 number services. Blocks also are available for international, long distance, and local toll calls as well as third party blocking. Call your local telephone company for details.
- Allow others to use your telephone only for calls and services you authorize.
- Keep a record of the telephone services you have authorized and used, such as information services. These resources can be helpful when billing descriptions are unclear.

## If you've been crammed

If you find charges on your telephone bill which you cannot account for, contact your telephone service provider and ask that the charges be removed. Ask your telephone company if it can add a third-party billing block to your account. All service providers are required to show any service changes on your bill along with a toll free telephone number for you to call. If you have questions about cramming, contact the Office of the Ohio Consumers' Counsel toll free at 1-877-PICKOCC (1-877-742-5622).

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**For additional information from the Office of the Ohio Consumers' Counsel:**

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