



# Protect Your Phone Bill from "Cramming"

## What is Cramming?

"Cramming" refers to unexplained charges on your phone bill for services you never ordered, authorized, received, or used. Sometimes a one-time charge for entertainment services will be crammed onto your phone bill. Other times, monthly recurring charges are crammed onto your phone bill. Examples of cramming charges include club memberships and telecommunications products or service programs, such as voice mail, paging, and calling cards.

Most of these scams occur through the use of an 800 number. Others are initiated by contests or sweepstakes. They are all deceptive, and you should dispute the charges.

## How to protect yourself from Cramming:

- CHECK YOUR PHONE BILL EACH MONTH - Look for company names you do not recognize, calls you did not make and charges for services you did not authorize.
- DO NOT RETURN CALLS TO UNFAMILIAR TELEPHONE NUMBERS.
- DO NOT ENTER CONTESTS OR SWEEPSTAKES REQUIRING YOU TO SIGN AN ENTRY FORM. Also, make sure the fine print does not relate to an unwanted telephone service.
- PAY CLOSE ATTENTION TO VOICE PROMPTS ON CALLS YOU RECEIVE - They may be asking you to accept charges for the call or other services.
- CAREFULLY READ ALL FORMS AND PROMOTIONAL MATERIALS - Including the fine print - before signing up for telephone services or membership in organizations that have solicited you.
- BE WARY OF HOTLINES THAT OFFER "FREE MINUTES" - By calling these numbers you may get billed a monthly membership fee.



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