



# The Truth About Pre-Paid Calling Cards

Prepaid calling cards can be a great way to save money. However, you should shop around to find the card that is the best deal for you. The low per-minute rate advertised is often calculated based on making just one domestic phone call for the total minutes of the card placed from somewhere other than a payphone.

## Watch out for the following:

- Surcharges for each call placed.
- How billing minutes are calculated (minutes used may be rounded up to the next minute).
- Additional connect fees for International calls. These rates may vary depending on where you call. If you can't find the rate on the call's package or vending machine, call the card's customer service number.
- Monthly service fees.
- Payphone surcharges.
- Expiration dates (most pre-paid cards expire one year after first use)
- Companies you are not familiar with. Ask if the retailer will stand behind the card if the telephone service is unsatisfactory.
- Customer service access. If the customer service number isn't toll-free or displayed, it may be difficult to contact the company if you have a problem with the card. A busy signal on the customer service line may be a tip-off to a rip-off.
- Make sure the card comes in a sealed envelope or has a sticker covering the PIN. Otherwise, anyone who copies the PIN can use the phone time you've already paid for.



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