



Office of the Ohio Consumers' Counsel

Your Residential Utility Consumer Advocate

CONSUMERS' FACT SHEET

Utility questions, concerns or complaints?

**CALL TOLL FREE:
1-877-PICKOCC**

(1-877-742-5622)
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HOW TO AVOID GETTING CRAMMED



What is 'cramming'?

Ohio consumers who have been billed for telephone services they did not order are victims of a scam called 'cramming.' This practice is not unique to Ohio, but affects telephone consumers nationwide.

Cramming occurs when a customer receives a telephone bill that includes charges for products or services from a company, other than the telephone company, that he or she did not order. The charge for these services could show up each month as recurring charges. 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," "e-mail service," "calling plan," "Internet services" or "membership service;" and
- ▶ Charges simply identified as a "monthly fee."

Why does it happen?

Local telephone companies often serve as billing agents for many long-distance companies and other service providers. Invalid or unclear charges may occur when inaccurate billing data (either by oversight or by intent) is provided to the local telephone company via computer files. 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 Federal Communications Commission requires any changes of service to be "clearly and conspicuously" indicated on identified telephone bills.
- ▶ Educate children and other individuals who make calls from

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The Office of the Ohio Consumers' Counsel (OCC), the residential utility consumer advocate, represents the interests of 4.5 million households in proceedings before state and federal regulators and in the courts.

The state agency also educates consumers about electric, natural gas, telephone and water issues and resolves complaints from individuals.

To receive utility information, brochures, schedule a presentation or file a utility complaint, residential consumers may call 1-877-PICKOCC (1-877-742-5622) toll free in Ohio or visit the OCC website at www.pickocc.org.



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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 that charge per call. Blocks also are available for international, long distance and local toll calls, as well as third-party billing blocks. 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. This 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.

Questions?

If you have questions about cramming, contact the

Office of the Ohio Consumers' Counsel

toll free at

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(1-877-742-5622)