

## ARE FRAUDULANT CHARGES INCREASING YOUR PHONE BILL?

Advances in the telecommunication industry have made life better for all of us. Improved telephones, cell phones, pagers, and even the internet result in easier communications with friends and family. Many daily activities such as shopping, refilling prescriptions, renewing library books can be done over the phone. However, this technology has led to items beyond the basic phone charges being included on the phone bill and more opportunities for fraud. Consequently you need to be aware of what can happen and take steps to protect your self.

### CHECK YOUR PHONE BILL

In addition to the basic phone services many other items can be added to your phone bill. These can be related items such as call forwarding and paging or unrelated services like internet connections and even club memberships. These charges can come from the phone company or from companies completely separate from the phone company. Using a variety of illegal activities crooks can get the phone company to add charges directly to your phone bill for services you do not want.

You should check your phone bill every month. If you see charges for services you did not order, call the number shown on the phone bill for billing questions. Request an explanation of the charge and, if fraudulent, ask for it to be removed. Be sure to check in later months in case it comes back and keep records of all communications. While you are not responsible for charges you did not authorize it is important to notify the phone company as soon as you notice the charge, keep good records of all communication and to pay the rest of the bill on time.

### PROTECT YOURSELF

There are a number of ways you can be tricked into taking extra services that you do not want or need. You should be aware of and avoid these scams.

--Fine print on contest entry forms, product coupons, rebate checks, and other promotional material sometimes includes an agreement to sign up for service to be charged to your phone bill. Read all fine print.

--Imposters posing as a representative of the phone company conducting a survey ask you about new services. They get you to say "yes" at the right time and then use a tape of this to "prove" you agreed to the service. If approached by such a person get his or her name and number and then call the phone company at its general number to find out if the call was real.

--Negative option notices are sent to you stating that unless you tell them "no" you will be signed up and billed for an unwanted service. Be sure you read all promotional mail to look for these notices and turn down the services.

--Returning a call to a number you do not know can result in being billed for unwanted services. An automatic number identifier is used to capture the number you are dialing from and to process an unauthorized request for a service. Simply do not return calls to an unknown number.

Phone scams of this type, called cramming, are becoming more frequent. Consequently, many phone companies offer a “bill blocking “service. This prevents charges for new services from being added to your phone bill unless you directly confirm that you want it. Call your phone company and ask about “bill blocking”.

Take the time to thoroughly examine your phone bill so that you understand what each charge is for, and that it is legitimate. As you familiarize yourself with the legitimate charges it will become easier to spot any fraud on your bill. It is tough enough paying for services you need and want without any “extra” charges.

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