

# FCC Consumer Tip Sheet

## *Unauthorized Phone Charges: How to Protect Yourself from “Cramming”*

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“Cramming” is the illegal practice of placing unauthorized charges on your telephone bill. Crammers rely on confusing telephone bills, and vague or confusing wording, in an attempt to trick consumers into paying for these unwanted services. For example, charges may read “service fee,” “service charge,” “other fees,” “voicemail,” “mail server,” “calling plan,” “membership,” “monthly fee” or “minimum monthly usage fee” on your bill.

### **How to Prevent and Spot Cramming Charges**

- **Carefully read all forms and promotional materials** – including the fine print – before signing up for telephone or other services to be charged to your phone bill. Be equally careful if you receive an offer by phone.
- **Carefully review your telephone bill every month.** Monitor it just as closely as you review your monthly credit card or bank statements.
- **Ask yourself the following questions as you review your telephone bill:**
  - 1) Do I recognize the names of all the companies listed on my bill?
  - 2) What services were provided by the listed companies?
  - 3) Does my bill include charges for calls I did not place or services I did not authorize?
  - 4) Are the rates and line items consistent with the information that the company quoted to me?
- **Do not ignore small charges, which can add up to big amounts.** Crammers often try to go undetected by submitting \$1.99 or \$2.99 charges to tens of thousands of consumers.

### **If You Suspect Unauthorized Charges**

- **Ask the company for an explanation** before paying when you don’t know what service was provided for a charge on your bill. If you don’t receive a clear and accurate explanation:
- **Immediately call the company that charged you** for services you did not authorize and request adjustment to your bill for any incorrect charges. If that doesn’t work:
- **Call your own telephone company** and request to have the incorrect charges removed. And if that doesn’t work:
  - **You can also file a complaint with the FCC** for charges related to telephone services between states or internationally; with your state public service commission for telephone services within your state; and with the FTC for non-telephone services on your telephone bill.

To file a complaint with the FCC for free, visit [www.fcc.gov/complaints](http://www.fcc.gov/complaints) or call **1-888-CALL-FCC (1-888-225-5322)** voice or **1-888-TELL-FCC (1-888-835-5322)** TTY. Or write to the Federal Communications Commission Consumer & Governmental Affairs Bureau, Consumer Inquiries and Complaints Division, 445 12<sup>th</sup> Street, SW, Washington, D.C., 20554.