

Check Your Bill For Cramming

How to respond to phony
charges on your
telephone bill

When it comes to your phone service, we know you have many questions. The State of Wisconsin's TeleWatch program will give you plain talk about your telephone service.

"Cramming" is the practice of placing unauthorized, misleading, or deceptive charges on your telephone bill.

How can cramming happen?

Usually a third party billing agent adds a charge to your local phone bill. They often obtain your billing information through telemarketing, sweepstakes and contests, calling a psychic line or kids' chat line, or by other means.

The charges on the bill tend to be for services, such as:

- A web page
- Voice mail
- Paging service
- 800 line
- Travel club service

Crammed charges can also be listed in very vague terms such as:

- Billing fee
- Monthly fee
- Membership

How can I avoid being crammed?

- **Beware of Sweepstakes.** Don't sign up for sweepstakes; if you do, sign up with caution and read all of the fine print carefully. And watch your telephone bill after you sign up.
- **Check Your Bill** carefully, each month! If you notice charges from a company that you don't recognize, you may have been crammed.
- **Get Protection.** Ask your local phone company if they offer cramming protection. While this will be helpful in stopping some cramming changes, it may not stop all of it.
- **Dispute the Charges.** Call the 800 number listed at the top of the bill page and dispute the charges. If the company states that a minor in the house signed up for the charges, ask them to remove the charges from your bill. Contact the DATCP or PSC for further assistance.
- **Document Your Efforts.** In some cases, the cramming company does not answer the phone, or does not resolve the problem. Make sure to document your efforts to dispute the charges in case the "crammer" later refers such charges to a collection agency.
- **Call Your Local Telephone Company** and ask that the charges be removed from your bill. Make sure to ask your local telephone company to stop the billing cycle with the "crammer" altogether, or the charges will appear again next month.
- **Pay Undisputed Charges.** It may take 30-60 days for the charges to be removed from your local telephone bill. In the meantime, pay all undisputed charges on your bill.
- **Call the PSC.** If your local company does not remove the charges and contact the "crammer" to prevent new charges from appearing next month, call the PSC at 1-800-225-7729 to file a complaint. Even if your problem is resolved, filing a complaint also with DATCP at 1-800-422-7128 helps the state investigate and prosecute crammers.

What is being done about cramming?

- The PSC has encouraged local companies to increase enforcement of their billing and collection contracts when a company they bill for engages in cramming. In several cases, the local companies have refused to bill and collect, which halts cramming at its source.
- The PSC has worked with the DATCP and Department of Justice to investigate and prosecute alleged crammers.
- Bill formats have been improved, so consumers can determine, at a glance, if services have been added without authorization.

Who can help?

The Public Service Commission of Wisconsin is the state agency that oversees the telephone industry. Most local and in-state telephone billing and service complaints may be directed to the PSC. Call or write to:

P.O. Box 7854
Madison, WI 53707-7854
(800) 225-7729 (800-CAL-PSCW)
TTY (608) 267-1479
Fax (608) 266-3957
E-Mail: pscrecs@psc.state.wi.us
psc.wi.gov

The Wisconsin Department of Agriculture, Trade and Consumer Protection mediates and investigates telecommunications complaints, including those regarding mail and phone solicitations, deceptive and misleading marketing, and long distance rate changes. Call or write to:

P.O. Box 8911
Madison, WI 53708-8911
(800) 422-7128
TTY (608)224-5058
Fax (608) 224-4939
E-Mail: datcph hotline@datcp.state.wi.us
<http://datcp.state.wi.us>

The Wisconsin Department of Justice enforces state law, including telecommunications. Write to them at:

123 West Washington Ave.
P.O. Box 7857
Madison, WI 53707-7857
www.doj.state.wi.us

The Federal Communications Commission is the federal agency that oversees the telecommunications industry. Call or write to:

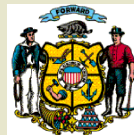
**Consumer Protection Branch
Common Carrier Bureau
445 12th St., SW
Washington, DC 20554**
Toll-free (888) 225-5322 (888-CALL FCC)
Toll-free TTY
(888) 835-5322 (888-TELL FCC)
www.fcc.gov

Bilingual service / Servicio Bilingüe

The Public Service Commission (PSC) is also able to provide customer assistance in Spanish. When calling the PSC, please ask to speak to a Spanish speaking representative.

En la Comisión de Servicios Públicos del estado de Wisconsin (PSC) podemos asistirles en español. Cuando llame a la PSC, pida hablar con un representante de habla hispana.

The Public Service Commission of Wisconsin does not discriminate on the basis of disability in the provision of programs, services, or employment. If you are speech hearing, or visually impaired and need assistance, call (608) 262-8524 or TTY (608) 267-1479. We will try to find another way to get the information to you in usable form.



This brochure was produced jointly by the WI Public Service Commission, the WI Department of Agriculture, Trade and Consumer Protection, and the WI Department of Justice.