

## Don't Get Stuck With The Bill



spotlight

Cramming occurs when charges are added to your bill without your consent or knowledge. This should not be confused with slamming, which involves the unauthorized change in a person's telephone company – local or long distance.

Cramming charges may appear on your bill for voicemail service, toll-free numbers, or information and entertainment calls. It also occurs when you subscribe to a service accidentally because of deceptive tactics. For example, you might unknowingly sign up for optional telephone services when calling certain toll-free or 900 numbers, by entering contests, or by talking to telemarketers. These charges will usually be listed on the long distance portion of your bill, but may appear as "information services" or "pay-per-use" charges under local usage.

### If You Have Been Crammed:

- Immediately call the company responsible for the billing error.
- Let your local phone company know that you were crammed.
- Tell your company you dispute those unauthorized charges.
- Pay the undisputed portion of the bill to avoid the service being shut off.
- Ask your local phone company to reverse the charges.

The Michigan Public Service Commission (MPSC) suggests that customers take some preventive steps to avoid cramming charges.

### What You Can Do:

- Be careful about who uses your phone-anyone can access services and incur a charge to your telephone bill without your knowledge.
- Carefully read all promotional materials –*especially the fine print* – before filling out a contest entry form or coupon offer.
- Keep a record of phone services you have ordered or used and the companies that provided the service. Providers of local phone service are required to notify you in writing of service changes within 15 days of the request.
- Carefully review your telephone bill EVERY month. Look for unauthorized services, charges for calls you did not make, and company names you do not recognize.
- Contact your local company to inquire about whether or not it offers a block for third party billing companies.

If you have a question or problem concerning cramming, or wish to file a complaint, you may contact the following organizations:

- Michigan Public Service Commission at [michigan.gov/mpsc](http://michigan.gov/mpsc) or 800-292-9555
- Federal Communications Commission at [fcc.gov](http://fcc.gov) or 888-225-5322
- Federal Trade Commission at [ftc.gov](http://ftc.gov) or 877-382-4357