

WHAT HAS THE PSC DONE TO DETER CRAMMING?

The PSC has developed rules intended to reduce cramming by requiring complete and accurate disclosure of services and charges on a consumer's telephone bill.

THE PSC HAS REQUIRED PHONE COMPANIES TO:

★ Provide a plain-language explanation of any line item, applicable tax, fee or surcharge to any consumer who contacts the phone company or its customer service agent with a question.

★ Set forth on the bill all charges, fees and taxes that are due and payable.

★ Provide credit or remove any items from a bill that a customer did not order.

★ Provide bills that clearly state long distance charges, usage-based local charges, the Telecommunication Access System Surcharge, the 911 fee and the bills delinquent date.

★ List charges under a heading that identifies the name of the company providing service, along with a toll-free customer service number to reach the service provider.

24-Hour On-line Complaint Forms
www.floridapsc.com

If you have questions, you may call the Florida Public Service Commission at

1-800-342-3552,

fax your questions to

1-800-511-0809,

or contact the PSC via the following E-mail address:

contact@psc.state.fl.us.

See our Internet home page at

www.floridapsc.com.

Or write to the
Florida Public Service Commission
Division of Service, Safety and
Consumer Assistance
2540 Shumard Oak Boulevard
Tallahassee, Florida 32399-0850



COMPETITION CALLING

FLORIDA PUBLIC SERVICE COMMISSION



FIGHT BACK AGAINST CRAMMING

PROTECT YOURSELF FROM UNAUTHORIZED PHONE CHARGES

You may have heard of telephone bill "cramming" lately. Learn what it is -- and how to protect yourself from becoming the next victim.



WHAT IS CRAMMING?

CRAMMING occurs when charges appear on your monthly telephone bill that you did not authorize -- anything from unidentifiable fees to club memberships. These charges are not usually tacked onto your bill by your local phone company, but are placed there by a "third party" billing agent.

For several years, slamming -- the unauthorized change of a consumer's telephone service -- was by far the top complaint of consumers who contacted the Florida Public Service Commission (PSC). Recently, however, **CRAMMING** has begun growing in frequency, so the PSC has enacted rules to protect consumers from this illegal practice. The PSC has also worked with some local phone companies that bill on behalf of other companies in an effort to assist them in screening out apparent violators.

HOW TO AVOID BEING CRAMMED



Thoroughly check your telephone bill to make sure no unauthorized charges have been added. Cramming often (but not always) falls into two categories: charges for club memberships, such as psychic clubs, personal clubs or travel clubs; and charges for telecommunications products or services, such as voice mail, paging, calling cards or Internet services.



Avoid contests and sweepstakes entries that require your signature. That could be all a company needs to sign you up for new services without your knowledge. (If you do sign a sweepstakes entry, be sure to read the fine print very carefully.)



Keep a record of all the telecommunications services you order. Remember the dates you ordered them and how much you agreed to pay.



If you receive a letter or postcard "verifying" that you have ordered new services but you know you didn't, notify the sending company that you did not authorize the change. Next, call your local telephone company to obtain a list of all services for which you are being billed.

WHAT TO DO IF YOU ARE CRAMMED

If you are billed for services or memberships that you didn't order, call the company that assessed the charge (if known) and ask to have the charges removed.

The company's name is: _____

Its phone number is: _____

Notes: _____

If you are billed for services or memberships that you didn't order, call your local telephone company and ask to have the charges removed.

My local phone company is: _____

Its phone number is: _____

Notes: _____

If at any point your cramming complaint is not resolved to your satisfaction, call the PSC at 1-800-342-3552, or file an on-line complaint at www.floridapsc.com.

Notes: _____

