

## **CRAMMING**

### **WHAT IS CRAMMING?**

Cramming is a practice where a company places unauthorized charges for telephone and non-telephone related services on your local telephone bill. These charges may be termed as “Enhanced Services”, “Voice Mail”, or “Minimum Usage Fee”. Some ways that consumers become “cramming” victims are through sweepstakes, through 900 numbers and entertainment services.

### **HOW DO I KNOW I’VE BEEN CRAMMED?**

You will not know you’ve been crammed until the name of a company that you do not recognize, charges for services that you did not order, appears on your Germantown Telephone Company bill. The rules set by the **Federal Communications Commission** enable consumers to more easily determine which services have been provided, by whom, and the charges assessed for these services. Telephone companies must also list a toll-free number on their bills for customers with billing inquiries.

### **HOW TO PROTECT YOURSELF AND SAVE MONEY:**

- Carefully review your phone bill.
- Keep a record of telephone services you have authorized including calls placed to 900 numbers.
- Carefully read all forms and promotional materials ***before*** signing.

### **TAKE THE FOLLOWING ACTIONS IF UNKNOWN CHARGES ARE LISTED ON YOUR TELEPHONE BILL:**

- Call Germantown Telephone Company about cramming charges billed by an unknown company. Our representative will explain the procedures for removing incorrect charges from your bill.
- Immediately call the company that charged you for calls you did not place, or charged you for services that you did not authorize. Ask the company to explain the charges. Request an adjustment to your bill for any incorrect charges.

Our customers are important to us. As always, for any questions or concerns, please call our Business Office at 537-6255. We’re here to help.