

Telephone Tips



Alabama Public Service Commission

P.O. Box 304260
Montgomery, AL 36130

www.psc.state.al.us

Consumer Complaints: 800-392-8050

The Alabama Public Service Commission

The Alabama Public Service Commission (PSC) is charged with regulating public utilities and some aspects of the transportation industry in Alabama. The Commission makes sure that regulated utilities offer their services to the public at a fair price and the Commission allows the utilities to operate at a level that will allow them to provide adequate service. This balancing act means that consumers like you enjoy quality service at reasonable rates.

Privately owned companies providing electric, gas, water and telecommunications service including local and long distance service are regulated by the Commission. However, the PSC **does not regulate** electric cooperatives, cell phones, voice over internet providers, most water companies, municipal owned utility services, cable television and satellite systems or the Tennessee Valley Authority.

Three elected officials administer the functions of the PSC: a president and two associate commissioners. The commissions are elected statewide to four year terms with the President's term staggered by two years from the other two commissioners.

Here's How the PSC can Help you

If you have a problem with a regulated utility, first try to resolve the issue by contacting the utility or carrier directly. If the matter can not be resolved, call the PSC's Consumer Services Section at 1-800-392-8050. Staff members in this section are available Monday through Friday from 8 a.m. to 5 p.m.

Some issues the PSC can assist you with are repair problems, billing or service issues, help determine the accuracy of your meter reading and answer general questions you have about services provided or fees billed by the utility.

You may contact this Section by calling, writing, or making an electronic complaint through our website-- **www.psc.state.al.us** When a complaint is filed an investigator contacts the utility to request information or documents to determine if the utility was just in taking the action it did. The investigator reviews the information provided by the utility to determine if the action complies with PSC Rules and then advises the consumer about the action taken.

Charges On Your Bill

Telephone Toll Fraud

With the new technologies available today in the telecommunications industry, the potential to be ripped off is greater than ever. That's why it's important for consumers to learn how to protect themselves from toll fraud.

One ruse used to trick customers is a call from someone claiming to be with the FCC or your phone company. The caller says he is investigating long distance calls that were made from consumer's line or that he is checking out technical problems. The caller claims a "supervisor" will call back and the consumer should say "yes" and hang up when he does. Or the consumer may be asked for his credit card number or calling card number. Sometimes people are told to dial a series of digits and then hang up.

These are all variations of schemes designed to deceive consumers into being charged for fraudulent long distance calls. **Remember, neither telephone company employees nor FCC personnel would ask you to say "yes" to accept charges or ask for your credit card number or calling card number.** If you receive a call along these lines, here's what's to do:

- Tell the caller you are going to check out what he's telling you with the phone company. Get his name and number.
- Hang up.
- Call your phone company at the number listed on your bill. Don't just call the number the caller gives you to verify the information.

If you are fraudulently charged for long distance calls made from one location to another within Alabama, you should contact the state Attorney General.

Under the Truth in Lending Act and Federal Reserve Board regulations, you could be responsible for as much as \$50 in unapproved calling card charges. The first step you should take if you are billed for fraudulent calls is to contact your local telephone company and the carrier billing you to discuss the fraudulent charges. If you cannot resolve the billing situation with them, you can file a complaint. If the calls involved were made to another state or out of the country, your billing complaint should be made with the FCC. If the fraudulent calls were made to and from locations within the state, you can call the PSC to register a complaint about your bill.

How To Prevent Toll Fraud

- Memorize your calling card number and Personal Identification Number.
- Don't put your PIN on your calling card. Don't use your calling card number as identification.
- If possible, use phones that allow you to swipe your calling card, reading the number from a magnetic strip. Otherwise, make sure people can't see you dial your calling card number or hear you give it to an operator.
- Immediately report a lost or stolen calling card number to the telephone company. Have them cancel the card and issue you another.
- Consider having your local telephone company block your line from third number and collect call billings.

Federal Subscriber Line Charge (SLC)

The FCC allows local telephone companies to recover the cost of providing a telephone line to a home or business through the federal Subscriber Line Charge (SLC). If you have more than one phone line at your home or business, the Subscriber Line Charge for the additional lines may be higher than the charge for your main line.

Universal Service Fund

The FCC has required telecommunications companies that provide interstate services (including long distance companies, local telephone companies, wireless telephone companies, paging companies, and pay phone providers) to contribute to Universal Service. Universal Service is the FCC's way of maintaining affordable phone services for low-income phone customers and for those who live in rural areas where it's expensive to provide phone service. The federal Telecommunications Act of 1996 also expanded Universal Service to include support for schools, libraries and rural health care providers. You may have heard about schools receiving money to get wired for the Internet as a result of this program.

It is up to telecommunications companies to decide how they will recover their costs for Universal Service support. Some companies are instituting charges such as a "Universal Connectivity Charge". If your long distance company bills you for Universal Service, you can call other companies to make comparisons.

Public Payphones

Pay phones and public phones in hotels/motels, hospitals, airports, restaurants, gas stations and other public areas may be operated by providers that charge high rates. Customers should make themselves aware of charges before making a call.

The FCC requires every pay phone provider to place the name, address and toll-free number of the company servicing that phone in clear view. The company must also identify itself at the beginning of a call, before the caller is charged. Plus, companies are required to tell callers that they can find out how much their call will cost before they are billed for the call.

The company serving a public telephone will probably handle your call if you dial "0" first before another number. If you don't want the company to carry your call, hang up before it's connected. You always have the right to use the long distance company of your choice from a public phone.

To use your long distance company instead of the one servicing the phone, dial the access code for your carrier. This is usually a toll free number. If you don't know it, call your carrier to find out how to place a call from a public telephone. It is illegal to block you from accessing your long distance company from a public phone unless this access is prevented because of technology limitations.

Another option you can use for calls away from home is a prepaid calling card. However, only buy a prepaid card from a reputable business and be sure to read all terms and conditions that apply to the card for any hidden charges.

Finally, if you need to make an emergency 911 or a Telecommunications Relay Service 711 (for the hearing impaired) call from a public phone, all companies are required to connect these calls immediately at no charge.

900 Numbers and Information Services Scams

Information services are telephone programs that give you information or provide entertainment. The topics they cover can range from stock market and financial news to psychic advice. Information services include 900 number pay-per-call services.

There are many requirements for 900 number pay-per-call services that were put in place to help protect consumers. These include:

- Every call costing more than \$2 must begin with a free message describing the service, identifying the provider and the cost of the call. The message should also say that callers under 18 must get their parent's permission to make the call. After the introduction, callers can hang up within three seconds without charge.
- Alabamians can have 900/976 pay-per-call services blocked by their local phone companies for free unless the company is not technologically equipped to do so.
- Your local or long distance phone service cannot be disconnected for not paying 900 number charges. However, these services could be blocked from your line if there's not a valid reason for non-payment.
- Charges for information services must be clearly separated from other charges on your bill. A toll-free number for you to ask questions about your bill should also be listed. Plus, information on how to settle complaints and receive adjustments regarding 900 number charges should be provided as well.

There are several information services scams you should be aware of. One gives callers the chance to request a return call to receive information. When the call is returned, the consumer is billed for a collect call.

Another way you can be taken advantage of is through ads for services that involve making international calls. Usually these numbers don't begin with "011," the prefix for most international calls, so consumers don't realize they're making an international call. Sometimes 800 numbers are used to fool people into making international information service calls. For instance, someone who dials an 800 number is told to dial several digits to hear more information. By punching in the numbers, the person unknowingly completes an international call.

Guarding Yourself Against Information Services Scams

- Even if an information service is provided through a toll-free number, be wary.
- Charges are incurred every time you dial a 900 number, including to claim a "free" prize.
- Be careful about making a long distance call, accepting a collect call or unsolicited offer.
- If an information service advertises "Ordinary toll rates apply" or "International toll rates apply," remember some companies' toll rates may be a lot higher than your long distance company's rates. Also, some ads don't reveal all the charges you'll have to pay.
- Warn children or anyone who uses your phone about 900 calls. Think about a 900 number block. If necessary, you can also ask your local and long distance phone companies about blocking international and toll calls.
- Carefully go over your phone bill. Calls to 900 numbers must be listed separately. However, a call to an information provider in a foreign country could be billed as a toll call or a calling card call.
- Don't call telephone numbers with "809," "758" or "664" area codes or numbers beginning with "011" unless you want to call another country.

Local Phone Number Portability

(How to keep your number when changing providers)

Telephone number portability means that you can keep the same phone number even if you change your local phone company. In some cases you can port your number to another location. It is important though to never disconnect a number that you would like to port until both the new and the old local service carriers are notified. Most carriers will not port a disconnected number. It is also important to provide notification to your old carrier to prevent having to pay any contract termination charges which might be applicable when disconnecting your service.

Useful Telephone Information

There are 31 certificated service providers in the state that offer a variety of services; these companies are required to provide telephone service if no other provider is available in the area. There are also a number of companies that resell telephone service and a listing of these carriers is often listed in the information pages of your telephone book. Please research these companies by calling or visiting their websites to find out their rates and services before selecting one of them.

Cramming Please review your bill each month to make sure you are only billed for services that you have requested. If a charge appears on your bill that you did not order this is called cramming, and you should contact the company providing the service within 30-60 days of receiving the bill to dispute the charges.

Slamming When your long distance service is changed without your permission this practice is called slamming. Contact the company billing for the service to dispute the change and cancel the billing. If you can not get help with this dispute then contact the Commission and we may be able to help.

Collect Calls Be wary of accepting and making collect calls. This type of call often has a higher than normal rate and may also have a minimum charge or a service charge in addition to the per minute rate. These rates are allowed by the Federal Communications Commission.

Bundled Services Your telephone service provider may offer more than one service such as long distance or internet access and these multiple services are billed together on one bill. These services may not be controlled by the Commission and you should review any information about the service and its billing before selecting this type of service offering.

Do Not Call The Alabama PSC allows the FCC to keep a listing of Alabama residents who do not wish to receive telemarketing calls. Residential customers can place their numbers on the national do not call list by calling 1-888-328-1225 or by logging on the Federal Communications Commission's website at www.donotcall.gov. This registration lasts for five years. You should notice a difference after 31 days and if you are receive telemarketing calls after this day then you may file a complaint with the Federal Communications Commission.

Low Income Assistance Programs

Lifeline

Lifeline is a support program for low-income telephone subscribers. Residential telephone customers who participate in:

Medicaid

Food Stamps

Supplemental Security Income (SSI)

Section 8 Federal Public Housing Assistance (FPHA)

Low Income Home Energy Assistance Program (LIHEAP)

Temporary Assistance for Needy Families (TANF)

are eligible to receive a monthly credit toward their local phone service. Eligibility for participation in the Lifeline Program shall also be extended beyond a telephone subscriber to also include any individual in the telephone subscriber's household.

The telephone subscriber must, however, demonstrate that the household member relied upon for eligibility is eligible and that the telephone subscriber is the financially responsible party for the qualifying member of his or her household or that the eligible household member is the telephone subscriber's dependent pursuant to the rules and regulations of the Internal Revenue Service. As a Lifeline customer, you can receive free toll blocking, a service that blocks your toll calls. If you decide to receive toll blocking, you may not have to pay a security deposit to start your local phone service. Call your local telephone company to ask about Lifeline assistance.

Link-Up

Lifeline customers are also eligible for the Link-Up program which provides a credit toward having your local phone service connected. This assistance is available for residential telephone customers who meet the same standard as for Lifeline.

Thanks to the Link-Up program, low-income telephone subscribers can receive a credit off their connection fees. Contact your local telephone company to sign up for this program.