Cramming Scam

Cramming is the illegal act of placing unauthorized charges on your telephone bill. The key to cramming is deception. Crammers often rely on confusing telephone bills to trick consumers into paying for services they did not authorize or receive. Cramming can occur when telephone companies allow other providers to place charges on their customers' telephone bills. This allows a telephone number to be used like a credit or debit card. Charges may be legitimate if authorized, but are cramming if not.

Cramming comes in many forms. Look for:

- Charges for services that are explained on your telephone bill in general terms such as "service fee," "service charge," "other fees," "voicemail," "mail server," "calling plan," "membership," "monthly fee" or "minimum monthly usage fee."
- Charges for specific services or products you may not have authorized, like ringtones, cell phone wallpaper, or "premium" text messages about sports scores, celebrity gossip, flirting tips or daily horoscopes.

Carefully review your telephone bill every month, just as closely as you review your monthly credit card and bank statements. Ask yourself the following questions as you review your telephone bill:

- Do I recognize the names of all the companies listed on my bill?
- What services were provided by the listed companies?
- Does my bill include charges for calls I did not place or services I did not authorize?
- Are the rates and line items consistent with the rates and line items that the company quoted to me?

Take the following actions if your telephone bill lists unknown or suspicious charges:

- Call the phone company responsible for your bill, explain your concerns about the charges, and ask to have incorrect charges removed.
- You can also call the company that charged you, ask them to explain the charges, and request an adjustment to your bill for any incorrect charges.
- If neither the telephone company sending you the bill nor the company that provided the service in question will remove charges you consider to be incorrect, you can file a complaint:
  - With the FCC about any charges on your telephone bill, whether they relate specifically to telephone service or to other products or services that appear on your bill;
  - With your state public service commission for telephone services within your state; or
  - With the Federal Trade Commission about charges for non-telephone services on your telephone bill.

Information from the Federal Communications Commission
https://www.fcc.gov/consumers/guides/understanding-your-telephone-bill