

## Protect Yourself from Telephone Fraud

The telephone is among the greatest inventions of the modern age. It has connected us with loved ones, made our lives more convenient, and given us peace of mind. But telephones are also prone to fraud. Don't be a victim. Educate yourself about phone fraud, and know how to spot—and prevent—a telephone scam.



### **Beware of the 809 Area Code Scam**

You may receive an urgent message requesting that you call a number immediately, usually because of a “family emergency.” When you call the number, you discover that the call has nothing to do with your family. The 809 area code is actually the country code for the Dominican Republic, and later an expensive phone charge shows up on your phone bill.

*Tip: While it is usually necessary to dial 011 to reach an international location, some international locations have telephone numbers that resemble domestic long-distance calls.*

### **Beware of calling-card number scams**

A criminal posing as a telephone company representative may call you and ask for verification of your calling-card number to check for unauthorized charges, and then use it to make international calls.

*Tip: Never give out personal information on the telephone. Call your phone company directly to verify that there is a problem with your calling card.*

### **Beware of phone “slamming”**

A fraudulent carrier may change your long-distance phone service without your permission or knowledge. This usually results in higher charges for long-distance calls on your phone bill. Or you may be deceived into agreeing to switch your service by entering a contest and not reading the fine print, which authorizes the switch.

*Tip: Review your phone bill each month to ensure you still have the long-distance company you selected.*

### **Beware of phone “cramming”**

Like many consumers, you may choose to have legitimate charges for services such as voice mail, paging, and calling cards added to your phone bill. This may result in a long and complicated statement.

“Crammers” take advantage of confusing phone bills by sneaking other charges—those you never authorized—onto your phone bill, figuring that you will not notice.

*Tip: Always check your phone bill carefully to make sure you are paying only for services you authorized.*

### **Beware of cell phone subscriber fraud**

A criminal who obtains your personal information can use it to set up a cell phone account in your name. Charges can go on for years without your knowledge. People who are victims of identity theft often find that they are also victims of cell phone subscriber fraud.

*Tip: Keep personal information (Social Security number, credit card number, bank account number, mother's maiden name, birth date, etc.) private so it cannot be used by someone else.*



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