

Telephone Scams

Scammers frequently use telephones to swindle unsuspecting seniors out of their money. Be careful when responding “yes” to an automated telephone system that prompts you to answer questions—you could be agreeing to services you didn’t ask for. Also, carefully review your phone bills for accuracy, as you may be paying for a product or service you didn’t order.

“Slamming” and “Cramming”

Slamming occurs when your phone service is switched from one company to another without your permission. To verify your long distance company has not been switched, call Toll-Free 1-700-555-4141 from your home phone. **Cramming** occurs when you are charged for items or services on your phone bill that you did not authorize.

If You’ve been Slammed or Crammed:

- Ask household members if they switched phone companies or ordered additional products or services.
- Immediately contact your local phone or your preferred long distance companies to report and dispute the charge(s). The company will investigate and tell you its findings within 30 days. Be sure you are not charged a fee to be switched back to your preferred company.
- If the company does not solve the problem, file a complaint with the **California Public Utilities Commission** (see page 20).
- Ask your phone company to place a “freeze” on your account to prevent slamming. Also ask your phone company for “bill blocking,” which can help prevent cramming.

“Area Code 809” Phone Scam

An alarming or enticing message is left on your phone, pager or e-mail (such as a family member is ill, arrested, has died, or that you have won a prize.) In each case, you are told to call an Area Code 809 number immediately—don’t return the call! Area Code 809 is the British Virgin Islands and you could be charged \$2,425 per minute, and even if you immediately hang up, you may still be charged.

Prior to making and/or returning any call to an unfamiliar area code, contact your long distance operator (dial 00) or look it up in your telephone book. If you do not ever make international calls, ask your phone company to block them from your phone.

Jury Duty Scams

A caller identifies him/herself as an officer of the court and says you failed to report for jury duty and that a warrant is out for your arrest. The caller then asks for your personal information (birth date, social security number, credit card number) for "verification." Prospective jurors generally are contacted by mail, not by phone. Hang up! **Never** give out personal information when you receive an unsolicited phone call.