

Beware of International Modem Dialing

If you use a dial-up modem to connect to the Internet and download a "viewer" or "dialer" computer program (usually offered for free to access a site), the program may disconnect your modem and then reconnect it to the Internet through an international long-distance number without your knowledge or authorization. You will then receive a large international phone bill.

Tip: Install a dedicated phone line for your computer that is restricted to local calls. If that is not possible, watch out for any program that allows your modem to redial to the Internet without your direction. Cancel the connection, and check the number your modem is dialing.

The Federal Communications Commission (FCC) is the federal agency responsible for regulating your telephone services. Go to its website, www.fcc.org, for information on how to review your telephone bill, how to spot cramming charges, and other telephone-related consumer issues.

You can file a complaint by email (fccinfo@fcc.gov), the Internet (www.fcc.gov/cgb/complaints.html), or telephone (888-CALL-FCC [888-225-5322]).



Crime Prevention Tips From

NATIONAL CRIME PREVENTION COUNCIL

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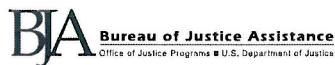
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Protect Yourself From Telephone Fraud



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The telephone is among the greatest inventions of the modern age. From the days of the party line to the days of wireless and Internet phones, they have 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 voice mail fraud.

Hackers can compromise your voice mail system to make collect, third-party, or direct-dial calls at your expense. Voice mail vendors provide new customers with a default password—usually an easily-guessed combination such as 1-2-3-4. If you don't change it, hackers can guess it quickly and break into your phone system. Once a hacker knows your password, he or she can use it to make international calls at your expense.

Tip: Always change your default password immediately. Choose a complex voice mail password of at least six digits, and change it frequently.

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.

Beware of cell phone cloning fraud.

Criminals can clone your cell phone by illegally monitoring radio wave transmissions to determine your unique electronic serial number (ESN) and your cell phone number (mobile identification number [MIN]). The cloned cell phone is reprogrammed to transmit your ESN and MIN numbers. The cellular system will not be able to tell the difference and will bill you for the cloned phone's calls as well as your own.

Tip: Check your phone bill carefully, and call your carrier if you think your cell phone has been cloned.

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: Read your phone bill carefully each month, and make sure 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 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 call "splashing."

Call splashing can happen when you place a call from a public phone. You may believe that you are using your preferred long-distance carrier, but your call is actually routed first to a distance call center. As a result, you will be billed as if you made the call from the distant location rather than from your actual location, resulting in higher rates.

Tip: Call splashing is only legal if you request that the call be transferred to a different carrier's operator or you consent to this practice. Don't consent to any call transfers unless you understand what the operator is asking.

Beware of the 809 Area Code Scam.

You may receive an urgent message on your answering machine or pager 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: Always know where you're calling before you dial. 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.