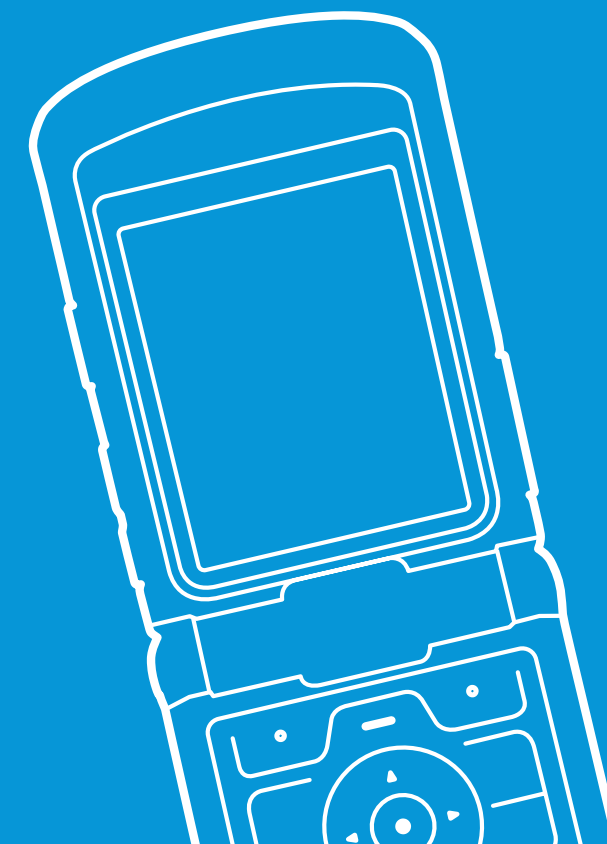


Choosing a Wireless Service Provider



- Most wireless phones have built-in security features, so review your owner's manual user guide. Often you can password-protect private information, such as your phone's address book, and restrict outgoing calls.
- Safeguard your personal information, including your wireless invoice and other bills, receipts, and credit information. With identity theft on the rise, it's wise to shred old bills before throwing them away.

Additional Resources

- Cellular Telecommunications and Internet Association (CTIA): www.ctia.org
- Consumer Action: www.consumer-action.org
- Federal Communications Commission: www.fcc.gov

Consumer Action

www.consumer-action.org

221 Main St., Suite 480
San Francisco, CA 94105
415-777-9635

523 West Sixth St., Suite 1105
Los Angeles, CA 90014
213-624-8327

E-mail: hotline@consumer-action.org
Chinese, English and Spanish spoken

AVOID SURPRISES IN YOUR WIRELESS BILL

- Ask for an estimate of your first and ongoing bills when you sign on. Your first bill will probably be higher than normal due to the activation fee, possible prorating of monthly charges, and advance payment of the upcoming month's charges.
- Each month the bottom line of the bill will be higher than your calling plan amount due to taxes and surcharges. In some states, these charges add more than 20% to the bill.
- Extra charges apply for directory assistance and other services. Check your carrier's website or call customer service for costs.
- Find out how to keep track of your minutes. Some carriers allow you to check your balance on your phone, on your carrier's website, or by calling a toll-free number. This can help you avoid paying for costly additional minutes, also called "overage" charges.
- Unlike voice service, data service is usually billed per kilobyte. Check with your wireless carrier on how many kilobytes are needed to perform common activities, such as downloading photos, checking email, or reading news headlines. Although Instant Messaging may be "free" on your computer, it will use kilobytes on your wireless device.
- If you discover unauthorized charges or other errors on your bill, contact your carrier immediately to report the problem. Keep a note of the date you called the carrier, to whom you spoke, and what you were told. Ask if it is possible to get email confirmation of the conversation. Having this information will be helpful in case the problem is not resolved to your satisfaction.



PREVENTING THEFT AND FRAUD

- Guard your wireless phone like any other valuable—don't leave it in your car or unattended in a public place. Most wireless phones can be used for international calling, which makes them attractive to thieves.
- If your wireless phone is lost or stolen, immediately contact your carrier and suspend your service. This will protect you against unauthorized charges – don't wait. Report the theft to the police and obtain a police report number, which may be required by your carrier.

- Carriers provide service in some locations through "roaming agreements" with other carriers. Some calling plans charge extra for minutes used while roaming, and other plans don't. Check coverage maps for roaming areas, and understand how you will be charged if you roam.

Keeping Your Number

- If you're already a wireless customer, you will usually be able to keep (or "port") your current phone number when you switch carriers. Before you switch, make sure that you are not still under contract at your current carrier and liable for a termination fee.
- If you are "cutting the cord" from landline to wireless service, you might also be able to port your home phone number to your wireless service.
- Do not immediately cancel service with your current carrier or you may lose the number you wish to port.
- Ask your new carrier if it charges a porting fee.
- To make the porting process go smoothly, have an old phone bill handy. Your new wireless carrier will need information about your old account.
- Ask to be notified by your new wireless carrier when the port is complete, usually in a matter of hours. Your old service may be cancelled automatically, but it's a good idea to check.

Rebate Time

- Wireless carriers often offer rebates on new phones. Submit your paperwork by the offer expiration date, and save a copy for your records.

GO GREEN

If you switch wireless carriers, you will likely need a new phone. You can help the environment and possibly some charities by donating your old equipment for reuse or recycling.

Many wireless stores will accept unwanted cell phones and accessories, and your donation may be tax deductible.

Before discarding your phone, be sure to cancel service. Also, follow the manufacturer's instructions for deleting any personal information from the phone. This can be found in the owner's manual or the manufacturer's website. Next, remove and keep the "SIM" (Subscriber Identity Module) card if your phone has one. (This is the microchip you insert into a phone that uses GSM technology - it contains phone data.)

The wireless world offers broad choices among service providers, calling plans, and phones. Low-priced equipment and rates make wireless calling affordable for many individuals and families. Plus, today's cell phone is not just for talking – it can be used to snap photos, surf the Internet, send email, play games, and more. With so much to choose from, it can be a challenge to figure out what's best for you.

TAKE A "CELL" ASSESSMENT

Here are some questions to ask yourself when choosing a wireless service provider (or "carrier"), phone, plan, and features.

HOW often will you use your wireless phone?

- The monthly cost of most wireless calling plans is based on how many minutes you buy – your "bucket" of minutes – so it's key that you closely estimate your calling needs.
- If you're already a wireless customer, check past bills for your average monthly usage.
- Remember that all outgoing and incoming calls, including toll-free calls, use your bucket of minutes.
- With some plans your unused minutes will roll over to the next month. If so, you might be able to choose a plan with fewer monthly minutes – and a lower cost.

HOW will you use your phone? Just for talking? Or for communicating in other ways, such as text messaging and email?

- Text messaging is using your phone's keypad to type and send short messages to other wireless devices.
- With some cell phones you can also take and send photos to family and friends.
- When you text, swap photos, email and browse the Internet, you use "data services," which may not be covered by your voice calling plan.

- Shop for a plan with the right amount of talk time and the best deal possible on text messaging and data services. For example, if you text frequently, you may be able to save money with a flat-rate (or bulk) data services plan rather than paying on a per-message basis.

WHERE will you use your phone, and to where will you place calls?

- Wireless plans can vary according to whether you will call locally, regionally, or nationwide.
- Local calling plans typically allow users to make calls within a metropolitan area or portions of a state without incurring long distance or roaming charges. (Roaming – going outside of your service area – can result in higher per-minute charges.)
- Regional calling plans typically allow users to make calls within a state or group of states without incurring any long distance or roaming charges.
- Nationwide/national calling plans usually, but not always, allow users to make calls within the U.S. without incurring any long distance or roaming charges, so be sure to clarify this with your carrier.
- If you make international calls from the U.S., compare carriers' international long distance rates and capabilities. Ask about international calling plans that might save you money.
- If you want to use your phone while traveling overseas, compare carriers' international roaming rates and capabilities. It often costs more to use your wireless phone overseas, but it may be less than other international calling methods. Phones using Global System for Mobile Communication (GSM) technology have the broadest global coverage, but check with your carrier on whether your phone will work in specific countries. Or consider renting a cell phone while abroad.

WHEN will you use your wireless phone?

- The minutes in your calling bucket may differ. Some may be used anytime, while some may be used only in specified time periods, such as "peak" (weekday, daytime) hours or "off-peak" (night, evening, and weekend) hours. Buy enough minutes to cover your usual calling pattern, because going over your minutes will cost more – up to 45¢ per minute. If you buy too large a bucket you may pay for minutes you don't use, however.
- Many plans provide unlimited calling during off-peak hours. Be sure to confirm when off-peak hours begin and end. Most carriers begin their off-peak times at 9 p.m., but some begin at 7 p.m. if you pay an additional monthly charge.

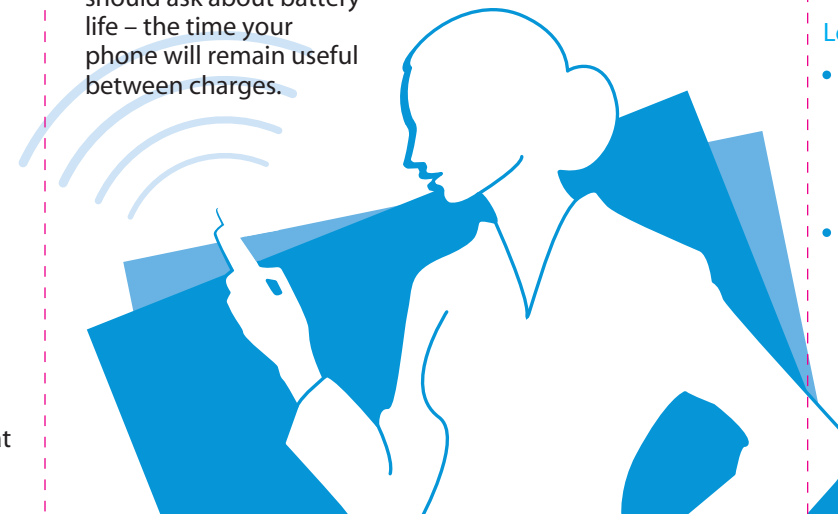
WHOM do you speak with most often?

- If you call your family members often, and if they too want cell phones, consider family plans. These typically allow you to share "anytime" calling minutes and talk to one another at no additional cost. Activation and cancellation fees may apply for each phone.
- If you use the same carrier as your friends and family, consider "mobile-to-mobile" calling plans. These plans, best for heavy users, allow you to chat for free with other customers of the same cell phone company.

WHAT kind of phone do you want?

- "Free" or discounted phones typically come with one- or two-year service contracts. If you don't want a contract, you may need to pay full price for a phone or choose a prepaid option (see box at right).
- Most carriers offer a wide range of phones, and features vary. Make sure the phone you buy is user-friendly and capable of delivering the services you want. For example, if you will be texting or emailing, ensure that the keypad is comfortable and the text is large enough to read with ease.
- If you plan to use your phone abroad, consider a model that uses GSM technology.
- Ask your carrier if it offers "parental controls" for its phones, which allow you to limit the content your teen can access or buy. Teens sometimes surprise their parents by purchasing optional services that are billed directly to the wireless account, such as musical ring tones and games.

- Frequent wireless callers should ask about battery life – the time your phone will remain useful between charges.



MAKING A COMMITMENT

- As a general rule, carriers will give you a better deal on a wire-less device if you enter into a one- or two-year service contract. Typically, the longer the contract requirement, the larger the discount you will receive on a phone or other wireless device.
- Most carriers offer a trial period ranging from two to four weeks. Look for a carrier with a generous trial period, and ask what charges you will be responsible for if you cancel service. And if you are dissatisfied with your service, be sure to cancel before the trial expires. Otherwise, you may be charged a termination fee of \$150 or more.
- If you don't want to make a long-term commitment, consider prepaid or pay-as-you-go service. You may pay more per minute, but you can cancel anytime without termination fees. Some prepaid plans also offer benefits such as free mobile-to-mobile calling and no long distance or roaming charges.
- Check your carrier's policy for switching plans or phones. Some changes require you to start a new contract period.
- During the sales process, you may be asked if you want to pay more for optional services, such as insurance to replace your phone if it's lost or damaged. Only you can decide if your budget and needs justify the added cost. The cost of replacing a cell phone may be higher than the promotional price you pay when entering into a contract.

Compare calling plans from different carriers. There are comparison websites that can help make this task easier. Once you've chosen a phone, a carrier and a plan, keep these tips in mind:

Location, Location, Location!

- Make sure the service works where you need to use your wireless phone. Most carriers have coverage maps at their stores and on their websites, and representatives may be able to answer more precise coverage questions. Also ask local friends and co-workers about the carriers they use.
- Wireless phones operate on radio waves, so coverage maps – and coverage itself – will never be perfect. For example, weather conditions, terrain, trees, construction, and your choice of phone can affect your service. That's why there is no substitute for real-world experience, which you can get during a carrier's trial period.