



PowerPoint Companion Guide

Why are you here? Slide 2

The purpose of the “EMPOWER U” training is to provide you with tools and materials that you can use to educate your clients and community members on four key telecommunications topics currently impacting consumer’s privacy, safety and pocketbooks:

- TV Services: Understanding TV service options, cutting costs, and getting help with complaints.
- Wireless Phone Service: Getting the right service at the best price, avoiding fraud and theft, and handling billing or service issues.
- Internet Service: Options for Internet and email service, protecting family, personal information and data from online risks.
- Telemarketing: Reducing the number of unwanted sales calls, tips for avoiding fraud, and filing complaints.

We all use these telecommunications services in managing our daily lives, but how much do we actually know about these services? How can we save money on these services? These and other questions will be discussed and addressed today.

Managing the cost of services: Slide 3

You’re ready to cut your monthly budget in an effort to build your emergency savings. The daily lattes are gone. You’re taking your lunch to work. And perhaps you’re saving money on gasoline by walking more or driving less. What else can you do to cut your monthly household expenses?

Cutting your monthly budget doesn't necessarily mean trimming necessities—it means saving money on them. This might include trimming the cost of groceries and comparison-shopping for items like clothes and household goods. The same concept applies when it comes to saving money on satellite or cable TV subscriptions and on wireless phone and Internet services.

You can save money on individual purchases by comparison shopping or getting a one-time discount. But when you cut recurring monthly expenses such as TV, Internet and wireless phone service, the savings can really add up, month after month.

We tend to think that the cost of goods and services only goes up, but, in fact, it can sometimes go down. For example, in 1999, you may have purchased unlimited minutes on your cell phone for a certain price. Fast-forward 12 years to 2011, and you are still paying the same amount. Competition and new technology have brought down prices for services like cable, telephone and Internet—yet, few companies announce to existing customers that they’ve lowered their prices.

Instead, companies woo potential customers with lower prices and you can often get a better deal by switching providers. In order to maximize savings, you have to review these monthly household expenses periodically to be sure you are getting the best deal.

Test Your Knowledge Wireless Service: Slide 4

Ask participants to raise their hands if they have a cell phone. (According to the Cellular Telecommunications & Internet Association (CTIA) more than 250 million people in the U.S. have cell phones).

Explain to participants that you would like to test their knowledge about wireless service issues. Before handing out the quiz, ask participants a few questions to get them thinking about wireless phones:

- What is an early termination fee? (ETF)
- What is number portability?
- If your cell phone is stolen, will you be charged for unauthorized calls?

Let's take the Wireless Quiz

Note: Darken the screen in order to focus attention on you while you facilitate the quiz.

Managing the cost of Wireless Service: Slide 5

In today's tough economy learning how to manage the cost of your telecommunications service isn't a luxury. It's a necessity. Wireless phones have become an indispensable part of our life. Our grandchildren won't even remember what it was like before the cell phone.

The CTIA survey on "Teenagers: A Generation Unplugged, found that teens spend more than \$100 billion annually on cell phones. Approximately 79% of all teens (17 million) have a mobile device and 15% own smart phones.

Used for more than just talking, wireless phones are becoming multimedia devices that can be used for sending text messages, taking pictures, recording conversations, playing games, and surfing the net. Have you seen the Chevy commercial where the husband calls the wife and says, "Do it again?" The wife is on a plane and she uses her cell phone to remotely unlock the car doors of the family car and start the engine.

How much data do you need? Understanding what a wireless data plan is, how data usage is measured, and how to estimate and monitor your usage will help you choose the right plan. Data plans are for smart wireless devices capable of such things as surfing the web, downloading games, music, video and receiving and sending e-mails. Data plans are required for certain types of smart phones.

Mobile data is measured by the number of bytes that are sent and received by a mobile phone or other data-ready wireless device. Data usage is measured in kilobytes (KB), megabytes (MB) or gigabytes (GB) rather than minutes. There are 1,024 KB in 1 MB and 1,024 MB in 1 GB. For example, receiving 10 emails a day uses about 100 megabytes (MB). Similar to a car odometer, data usage counts only when data is moving to and from your phone, not when you are idling.

Estimating usage: Trying to add up your potential data usage may seem like a nightmare, so many people fork over large wads of cash each month for unlimited data plans to ensure they don't feel the sting of bill shock. Unlimited data plans can be very expensive, and many companies aren't

offering them anymore. But with a little common sense and mathematics, it isn't too hard to figure out the cheapest plan suited to your needs to stay connected. To help you figure out your data needs use the data calculator tool on Consumer Action's WirelessEd.org website.

Shop for the best plan: Once you've estimated your monthly data usage, it is time to see what plan will fit your needs. At WirelessEd.org you'll find links to plans offered by the top six national wireless carriers. You can compare the plans and find the best one for you. Whatever your needs are, with careful research and a few questions, you can find a wireless plan that fits your needs.

Note: Provide participants with sample list of questions to ask when comparing plans. See Consumer Action's Choosing A Wireless Plan module at: www.consumer-action.org/modules/modulewireless. The list can be found on pages 2 and 3 of the Choosing a Wireless Plan Training Curriculum available on this module page.

An additional resource for consumer tips on purchasing wireless plans can be found at the CPUC's California Consumer Education Initiative at <http://www.calphoneinfo.com>

Managing the Cost of Internet Services: Slide 6

There are several options available when purchasing Internet access for your home. Dial-up: Dial-up Internet, though not as common as it once was, is a low-cost option for those who are looking for an inexpensive plan and who do not necessarily need to watch video and other multimedia content. NetZero, Juno, and EarthLink offer unlimited dial-up Internet for \$10 to \$12.50 per month.

DSL (via phone company lines) offers high speed Internet with prices ranging from \$35 and \$65 per month, depending on the provider and the speed.

Cable broadband offers high-speed service with prices ranging from \$35 to \$65 per month. Cable broadband Internet service from a company such as Comcast requires that the customer be a current subscriber to either cable TV or their digital voice service in order to sign up for one of the Internet access plans. Cable broadband speeds tend to be faster than DSL but may cost more.

Fiber optic broadband is another high-speed option. The technology is fast becoming more widely available.

Staying Safe Online

Activity: 12 Tips and Tools for Online Safety and/or case studies. (See [http://www.consumer-action.org/modules/module Internet safety](http://www.consumer-action.org/modules/module%20Internet%20safety))

Discuss: Round off this section with a discussion of the following issues:

Risks of Using Wi-Fi: Most Wi-Fi hotspots are unsecured and unencrypted. According to Privacy Rights Clearinghouse, there are three major privacy threats in a Wi-Fi hotspot: 1) man-in-the-middle, 2) eavesdropping, and 3) shoulder surfing.

See Wireless Communication: Voice and Data Privacy Guide published by Privacy Rights Clearinghouse: <http://www.privacyrights.org/print/fs/fs2-wire.htm>

Web Browsing

Spying: You may find it convenient when your favorite online merchant e-mails you an offer for products you were thinking about purchasing. But wait. Are they mind readers? How did they know what you were interested in?

Discuss: (Provide handouts of the articles you want to discuss.)

Data Mining: How Companies Now Know Everything About You, by Joel Stein at www.time.com/time/printout/0.8816.2058114.00.html

Apple adds Do Not Track feature to Safari Web browser
<http://www.latimes.com/business/la-fi-apple-do-not-track-20110414,0,754267.story>

Protecting Your Kids Online: The National Center for Missing & Exploited Children offers a free PDF guide for parents. http://www.missingkids.com/en_US/publications/NC168.pdf

The FCC Consumer Facts on “The V-Chip: Putting Restrictions on What Your Children Watch at <http://www.fcc.gov/cgb/consumerfacts/vchip.html>

Keeping Your Data Secure: Viruses, worms, Trojans, and spyware all are ways your data and personal information can be stolen, damaged, or deleted. Using antivirus software, antispyware, and regularly updating your software will protect against new threats. Use your e-mail service’s spam filter and delete suspicious e-mails that get through the filter. Never click on links or visit pages sent to you by someone you don’t know. Malicious websites are designed to look like legitimate sites (Option: Activity from Consumer Action’s “Credit Card Fraud” training: “Something’s Phishy: Can You Catch A Phish?”)

Television Service: Slide 7

Since the early 1950s, television has likely been a favorite form of entertainment for many Americans. Close your eyes, and think back to the time when your family obtained its first television set. Can you see it? Visualize the set being delivered and gingerly placed where the entire family could enjoy it. Remember how excited and proud everyone was? Can you see the set? Was it wooden with a round screen and standing on four long legs, with a pair of rabbit ears in the middle? Speaking of rabbit ears, how many of you remember wrapping aluminum or tin foil on a wire hanger around the rabbit ears to improve reception?

We’ve come a long way from those years when we had only three or four television channels, -- to now being able to get over 250 channels.

Television is a key source of safety and emergency information, entertainment and education for U.S. households. But with hundreds of channels to choose from and many service providers vying for business, TV is not as simple as it once was.

What’s Out There? You can receive a broadcast television signal over-the-air free. The nation’s broadcast stations transitioned to digital in 2009, so the type of television you have makes a difference in how you receive over-the-air signals.

Subscription TV: Pay television, premium television, or premium channels refer to subscription-based television services provided by cable, satellite and in some areas, through video services offered by the telephone company.

Digital TV: DTV offers enhanced services such as on-demand viewing, electronic program guides, and additional languages. If you have a high-definition TV set, you can view “hi-def” programming where available.

Television Subscription Services: Slide 8

Cable vs. satellite: For television and Internet access, cable and satellite service are available in most parts of the United States. Cable is the more popular of the two, but satellite is available in many places that cable isn't, and it compares favorably to cable in picture quality. There are a variety of pricing plans available for cable and satellite, making a direct comparison difficult. In 2009, the research firm Centris reported that the average American cable TV bill was \$71 while satellite was \$74, which makes them pretty equal in price. In the past, satellite service was clearly less expensive than cable when considering the amount of content available, but that gap seems to have closed. Both cable and satellite service may require that you pay a deposit. The deposit amount may depend greatly on your credit history.

Many families do without subscription TV service entirely. They watch free broadcast and online programs and borrow tapes/DVDs from the library. Others buy only the most basic service, which in most cases offers plenty of channels. If you are looking to save money on subscription services this may be an option for you.

Question: *Are cable and satellite TV services still worth it?*

Streaming TV: In early 2011 Warner Bros announced its plans to offer movies through Facebook. Streaming means you can watch video as it is being transferred from the Internet to your computer. Streaming requires a high-speed Internet connection and software such as an Internet browser and/or player to decompress and stream the data.

Discuss: Settlement on Comcast-NBC Merger with Protections for Consumers at http://oag.ca.gov/news/press_release?id+2029

Some programs can be streamed free on a computer from sites such as Hulu, Joost (www.joost.com) or TV networks' own websites. Programs are available from hours to a few days after they air on television. Hulu.com offers a sizable back catalog of older shows.

Premium Services: With a “streaming player” or a game console such as the Wii, Xbox 360 and PS3, you can stream shows directly to your TV set for a fee. You can also stream content with TiVo, the iPhone, iPod touch and iPad.

Netflix: The online movie site used to be known primarily for DVDs that would arrive at your door—now it's just as geared toward watching online. It currently offers unlimited online viewing for \$7.99 a month, with a free month's trial.

Apple's iTunes: For 99¢ per episode, you can stream episodes of current TV shows as early as a day after they air.

Hulu.com: Offers a premium service for around \$10 per month.

Clicker.com: Search engine lets you find streaming video of your favorite shows.

Utilities & Telecommunications Records: Slide 9

Providers use specialty consumer reporting agencies to determine whether consumers must pay a deposit for telecommunications services. Equifax manages NCTUE. Data compiled by NCTUE includes information on defaulted accounts and customer contact information relating to cable, electricity/power, phone, gas, water and Internet services. NCTUE member companies use this information before opening new accounts and to aid collection efforts.

Under the Fair Credit Reporting Act (FCRA) and Fair and Accurate Credit Transaction Act (FACTA) consumers are entitled to a free credit report from the three credit reporting agencies every 12 months: Equifax, Experian, and TransUnion.

FACTA also give consumers the right to reports compiled by specialty consumer reporting agencies like NCTUE. To request a free copy of your report contact NCTUE at: P.O. Box 105832 Atlanta, Georgia 30348, or by phone at: 888-201-5643.

Note: Utility companies in California must offer customers' payment plans before they can shut off services. They can no longer require a deposit if the customer pays late. Deposits are not required for low-income CARE customers. Customers who do have to pay a deposit can now do so by credit card. However, AT&T and Verizon can require consumers to pay a deposit equal to twice their average monthly bill if their service is temporarily disconnected due to nonpayment of their telephone bills.

To Bundle or not to Bundle: Slide 10

Cable companies such as Comcast and Cox offer low-cost Voice-over IP (VoIP) phone services as an alternative to standard phone service, and they package it with television and Internet service. Telephone companies like Verizon and AT&T are trying to prevent consumers from jumping ship by offering digital networks that can handle VoIP service. (Voice over Internet Protocol (VoIP) is a service that allows you to make phone calls through the Internet. They've partnered with satellite companies such as DIRECTV to add an entertainment option—all to keep your business.

As telephone and cable companies start to look more and more alike, consumers face a whole new set of questions. Should you opt for an Internet service and cable TV combo or for a three-in-one situation such as TV, phone, and Internet service? What are the benefits of bundling multiple services from one source? Should you stick with what you have and deal with each provider separately?

For many consumers bundling may be the right move. One payment can be made to a provider for local and long distance calls, Internet access, and cable TV. However, there can be a downside to bundling. For example, bundling telephone service through your cable company usually requires you to switch to VoIP service, which may not be the option you prefer. Some VoIP services may not handle 911 calls directly or at all, and most do not provide features for the hearing impaired or for sending faxes.

Tips on Bundling: Slide 11

1. Buy only what you'll use: Paying for service that you will not need is a waste of money. Start by listing the services and features you need.
2. Shop around: Do your homework before signing a contract for service. If you have access to the Internet, surf the website of different provider for special promotions and rebates. Print out the different offers and compare them. Call or e-mail the support department to test their

responsiveness. Sites like BroadbandReports.Com offer great advice on customer support and service outages.

3. Ask Questions: Don't hesitate to call the companies to ask more specific questions. For example, how long will the special promotional rate last? Will my 911 calls be routed to local emergency services? Will I be able to make calls when the cable service goes down? Can I keep my phone number?

4. Negotiate: Remember, providers are trying to keep their customers from jumping ship. Ask your current providers if they will offer you special deals to stay with them or ask them to match the price of their competitors. It may cost your provider more to find a new customer, than it would cost to give you a discount.

5. Read The Fine Print: Don't sign up for any plan until you've read the fine print. Some bundles have extra fees and charges. Others may offer great deals that expire sooner than you think. Be aware of plans that require service contracts, and be sure to ask what your first bill will look like—some companies will charge you for two months when you first sign up or you may be charged installation or activations fees for some of the plan's components.

Communicating Using Video: Slide 12

For people who prefer to communicate with video using sign language or speech reading, AccessWireless.org can help you learn more about accessible cell phone features such as closed captioning, hearing aid compatibility (HAC), video and text communications and visual display.

The Wireless Association created AccessWireless.org to help people with disabilities, seniors and their families find cell phones and service. The web address for AccessWireless.org is <http://www.accesswireless.org>. When on the site, check out the five-part video series "Hearing Aid Compatibility: Choosing a Cell Phone that Works for You" to learn more about searching for HAC rated cell phones.

Accessible Cell Phone Features: Slide 13

According to AccessWireless.org, the following accessibility features can be built-into a cell phone for individuals who are hard of hearing or deaf:

1. Audio, Visual and Vibrating Features: You can assign specific audible, visual, and vibrating alerts for functions like incoming calls or messages, calendar events and confirming keyboard inputs.

2. Bluetooth, Loopsets, Neckloops, or Silhouette Compatible: Cell phones may be compatible with some Hearing Assistive Technology (HAT) accessories like Neckloops, inductive silhouettes or headsets. A neckloop is a wire worn around the neck that plugs into your cell phone. A silhouette looks like a very thin hook that plugs into a cell phone, and it's worn behind your hearing aid. Both neckloops and silhouettes magnetically couple with the telecoils in hearing aids and deliver sounds directly from the phone. (Telecoils let you turn up the volume of a hearing aid without creating feedback or "whistling," and can reduce background noise.) Some hearing aids may also connect via Bluetooth to your cell phone through a remote control/streamer.

3. Closed Captioning: Some wireless devices may support playback of open captions, closed captions and subtitling. (Closed captioning is the process of displaying text on a television, video screen or other visual display to provide additional or interpretive information to individuals who wish to access it.) Closed captions typically show a transcription of the audio portion of a program as it occurs (either verbatim or in edited form), sometimes including non-speech elements. "Subtitles" assume the viewer can hear but cannot understand the language or accent,

or the speech is not entirely clear, so they only transcribe dialogue and some on-screen text. “Captions” aim to describe to the deaf and hard of hearing all significant audio content—spoken dialogue and non-speech information such as the identity of speakers and, occasionally, their manner of speaking—along with music or sound effects using words or symbols.

4. Video Conferencing: The ability to use cell phones for two-way video conferencing services depends on the phone’s capabilities and speed of available wireless service.

Accessible Cell Phone Features: Slide 14

5. Hearing Aid Compatible: Many wireless devices are rated for hearing aid compatibility (HAC) for voice calls. (Provide participants with a copy of HAC FAQs from <http://sitefinity.dmz.accesswireless.org/Disability-Categories/Hearing.aspx#faq>.)

6. Hearing Aid Menu: The telecoil function on some cell phones requires user activation. It may be labeled “Hearing Aid Mode” or “Hearing Aid Compatible Menu”.

7. Text Communications: Text-based communications like email, short message service (SMS), instant messaging (IM) and other messaging services are vital for people who are deaf or hard of hearing. Apps with similar text-based web services can also be downloaded.

8. TTY Compatible: Cell phones usually work with certain Text Telephone (TTY) devices. This feature must be enabled on your wireless device.

9. Visual Displays to Indicate Call Functions: Some phones use visual indicators like written characters, icons or flashing lights on the display screen to show the phone’s status, indicating it’s in use, busy or on/off.

10. Voice Output: Voice Output features “speak” to you with information like battery level, WiFi and cellular network signal levels, incoming calls, messages and contacts.

If your cell phone doesn’t have a built-in accessibility feature, ask your carrier if it can be customized by adding or downloading applications (apps). Third-party developers may offer wireless device apps that add relay services and Augmentative and Alternative Communication (ACC) functions like text-to speech, screen readers and automatic dialing. (Augmentative and alternative communication (AAC) is an umbrella term that encompasses methods of communication for those with impairments or restrictions on the production or comprehension of spoken or written language. AAC systems are extremely diverse and depend on the capabilities of the user. They range from low to high technology; from pictures that are used to request food, drink or other requests, to speech generating devices capable of speech synthesis as well as numerous stored words and phrases.

Resources: Slide 15

1. Communication Service for the Deaf (CSD) is a private, nonprofit organization dedicated to providing broad-based services, ensuring public accessibility and increasing public awareness of issues affecting deaf and hard-of-hearing individuals. The website is www.c-s-d.org.

2. Hearing Loss Association of America is the nation’s largest organization for people with hearing loss. It has a an impact on communication, access, public policy, research, public awareness, and service delivery related to hearing loss. The website is www.hearingloss.org.

3. The Telecommunications Access Program at Gallaudet University (TAP) conducts research related to communication technologies and services, with the goal of producing knowledge useful to industry, government, and deaf and hard-of-hearing consumers. The website is tap.gallaudet.edu.

4. Telecommunications for the Deaf and Hard of Hearing, Inc. (TDI) is a national advocacy organization that provides leadership in achieving equal access to telecommunications, media, and information technologies for 36 million Americans who are deaf and hard-of-hearing. The website is www.tdi-online.org.

5. The Wireless RERC-Rehabilitation Engineering Research Center mission's is to promote access to and use of wireless technologies by people with disabilities and to encourage the adoption of Universal Design in wireless devices and applications. The web addresses for Wireless RERC are www.wirelessrere.org and www.mywirelessreview.com.

6. AccessWireless.Org is a website designed to help people with disabilities, seniors and their families to find a cell phone and service. CTIA-The Wireless Association and the wireless industry created AccessWireless.org as the "first stop" to learn about the ever-changing world of cell phones and wireless services.

Fix The Leaks: Slide 16

Stopping the leaks: Everyone has spending holes. And as with other kinds of leaks, you may have hardly noticed them. But those small drips can quickly add up to big bucks. The trick is to find the holes and plug them so you can keep more money in your pocket. That extra cash could be the ticket to finally being able to save, invest or break your cycle of living from paycheck to paycheck.

If you want a better deal on the cost of wireless, Internet or television services but don't have the time to do the research, free online interactive sites Billshrink.com and LowerMyBills.com will do the work for you. Consumers who visit Billshrink's interactive site can provide their address, the name of their provider, and the cost of service (wireless, cable, or Internet). The site will show you competing providers and sort them by price. LowerMyBills.com is part of Experian and it offers savings on services (e.g., cell phones, long distance, Internet, etc) for more than 500 providers.

But before relying on recommendations offered by any site, check out the company's rating with the Better Business Bureau.

Handling Billing Disputes: Slide 17

Account and billing mistakes are a reality of personal finances. From the cable bill to the wireless telephone statement, at some point, errors will occur. Errors, even the small ones, can become financial disputes that must be resolved. These tips provide some general guidelines for getting a satisfactory result.

If you have a problem with your wireless, Internet or television service, you should contact the provider within 30 days of receiving the bill to resolve the problem. Call the provider on its toll-free customer service number or reach its customer service center through the Internet. If your provider offers the instant chat customer service on its website, you also can use this method to discuss your problem with a customer service representative.

If you cannot get the problem resolved to your satisfaction with the customer service representative, “go all the way up the chain of command to your provider’s executive office.” Ask to speak to either the director of customer service or customer retention department. A higher-level employee may have more authority to settle your problem. It may cost your provider more to lose a customer than it would cost to resolve your complaint.

Before you contact the provider, be prepared. Make sure you have your account information, a copy of your bill, receipts, contract, and anything else you may want to refer to. Don’t forget to write down the date and time you contacted the provider, whom you talked to, and what that person agreed to do. If you are using instant chat on the provider’s website, at the end of the conversation, you can print or copy the text in a word processing document and save it. Before you hang up, ask how long it will take to resolve your complaint, and call back on that date if your problem is not resolved.

Filing A Complaint: Slide 18

If you’re not satisfied with the resolution offered by the provider, you can file a complaint with the appropriate local, state and federal agencies.

The California Public Utilities Commission (CPUC) will handle unresolved service or billing complaints against the major wireless providers such as AT&T, Sprint, Verizon, and T-Mobile. The CPUC does not handle complaint against the smaller wireless providers. To file a complaint with the CPUC contact its Consumer Affairs Branch at 800-649-7570 or use the online complaint form at <http://www.calphoneinfo.com>. The CPUC does not handle complaints about telecommunication equipment- only service and billing complaints are handled.

The California Attorney General’s office will handle telecommunication billing and service complaints. You can file a complaint with AG’s office online at: <http://ag.ca.gov/consumers/general.php>.

The Federal Communications Commission (FCC) is responsible for regulating interstate and international communications by radio, television, wire, satellite, and cable. The FCC will also handle interstate complaints about telephone service, international calls and wireless service and unresolved complaints about problems completing a 911 emergency call from your wireless phone. You can file a complaint with FCC by phone at 888-225-5322, by fax at 866-418-0232, or via email at fccinfo@fcc.gov.

The Federal Trade Commission (FTC) will handle complaints involving Truth in Advertising violations and offers extensive set of telecommunication tips on its website at: <https://www.ftccomplaintassistant.gov>.

You can also file a complaint with your local Better Business Bureau (www.bbb.org).

Call Congress: Each federal representative has a set of caseworkers that take complaints at the district office and follow-up with the appropriate federal agency. To find your elected lawmakers contact information visit Consumer Action’s Take Action page at: <http://www.consumer-action.org/take-action/articles/make-your-voice-heard>.

Before Problems Appear: Slide 19

KNOW YOUR RIGHTS. Make sure that you read and understand the “fine print” in your service plan. If you are locked into a contract, early termination fees (ETFs) can be very expensive. Most

cell phone providers grant new customers a trial period-- If you are dissatisfied with your service, cancel by that date, and you should get most, if not all, your money back.

You can avoid disputes by knowing the terms of your service contract. Understand the charges. Before signing up for service ask to see a sample bill and get an estimate of what you will be paying each month including any applicable taxes and surcharges.

If given the option, opt out of an arbitration agreement-- you don't want to give up your right to sue your service provider in court or join a class action lawsuit.

Privacy, Theft & Fraud: Slide 20

People are using wireless phones and smart devices at work and home, and in public at popular cybercafés, train stations, airports, or 50,000 feet in the air. According to CTIA as of December 2009, there were over 285 million wireless subscribers in the United States.

Increasingly consumers are shopping online and using social networks like Facebook and MySpace to communicate. The increased use of wireless and online services has important privacy implications.

Any time you use your credit card online, your identity is at risk. Criminals can harvest thousands or even million of credit cards at a time. The cards can be used to buy all kinds of goods, in places you have never been, and attackers combine your credit card number with other information and steal your identity. Source: MacWorld, April 2011

How To Protect Yourself:

- Research: Check out online merchants via the BBB or the Internet Retailer Top 500 Guide. www.internetretailer.com/top500. Look for other customer feedback on merchants on opinion sites like epinions.com. Watch out for phishing and networking redirection scams that can link you from e-mail messages or web pages to a fake site that looks legitimate. Attackers will go to great lengths to make their domains look plausible.
- Check Policy: When on legitimate sites, check the vendors' privacy policy—it should clearly state what the vendor will do or won't do with your data.
- Disposable Credit Card Numbers—Scrambling: Some credit card companies let you generate a number for one-time use online, so the real card numbers won't fall into the wrong hands.

Keep Your Wireless Conversation Private:

Discuss: Bluetooth-enabled phone: If you have a Bluetooth-enabled phone, turn Bluetooth off when not in use to reduce the risk of having your communications or data intercepted. (Wireless fact sheet, "Preventing theft and fraud," page 2)

What you should do if your cell phone is stolen? If your cell phone is stolen, you are responsible for all the calls that are made until you report the theft. If you can't find your phone but you're not sure it's been lost or stolen, you may have the option to put the account on hold until you find it. (Wireless fact sheet, "Preventing theft and fraud.")

What is cell yell? Cell yell is a term for the exaggeratedly loud tone some people use when talking on a cell phone. Adjust your speaker volume or move to a quieter place—you shouldn't have to shout to be heard—and it is very bothersome to people nearby. (Choosing a Wireless Service Provider Background Guide, page 11)

What is identity (ID) theft? Slide 21

Wireless services can leave you open to identity theft and theft. ID theft is a crime in which someone uses another individual's personal information, such as name, Social Security number, birth date, mother's maiden name or other identifying information, to commit fraud. In many cases, the thief steals an identity to commit financial fraud, such as borrowing money or making purchases on accounts opened in the victim's name. Thieves often default on the payments and leave the victim to clean up the mess.

See Consumer Action's ID Theft module at: http://www.consumer-action.org/modules/module_id_theft_and_account_fraud.

In 1998, the Identity Theft and Assumption Deterrence Act made identity theft a federal crime. For information about laws specific to individual states, visit the Federal Trade Commission (FTC) at: <http://www.ftc.gov/bcp/edu/microsites/idtheft/law-enforcement/state-laws-criminal.html>. According to the California Office of Privacy Protection, identity theft for the state of California is defined as the taking of someone else's personal information and using it for an unlawful purpose. (California Penal Code Section 530.5) http://www.privacyprotection.ca.gov/identity_theft.htm

Cell phone frauds include:

Theft: Occurs when a cell phone is stolen and used to place calls and the legitimate owner is stuck with the charges.

Subscription fraud: Occurs when an imposter uses someone's personal information (name, date of birth, social) and applies for cell phone service in that person's name, but as with other forms of ID Theft, the imposter uses his address. The imposter then fails to pay the bill and the service is eventually cut off, but in most instances not before the imposter has generated a huge bill. When the provider attempts to locate the customer, it finds instead the victim who is unaware of the fraud. The Identity Theft and Assumption Deterrence Act (18 USC 1028) makes subscription fraud a crime. In California, it is a crime to intentionally avoid a telephone charge by fraudulent use of false, altered, or stolen identification (California Penal Code 502.7).

Internet security: Secure your wireless network. Leaving your network "unlocked" means that anyone within range of your Wi-Fi signal can access it—and possibly capture the data you send and receive.

War driving: War driving is when hackers cruise around in cars, searching for hotspots. Discuss Los Angeles hacking case file under federal CAN SPAM Act. (<http://www.netstumbler.org/wifi/wifi-hacking-goto-jail-t8712.html>)

Securing your wireless network can be as simple as creating a strong password for your router and enabling its built-in encryption tool.

Theft & Fraud: Slide 22

Slamming: Slamming is the illegal practice of switching a consumer's traditional wireless telephone company to another company, without the consumer's permission. (Discuss Texas Case recently filed by Attorney General of Texas) (See FCC Consumer Facts at: <http://www.fcc.gov/slamming>)

Note: Slamming complaints for California consumers. Those complaints are handled by the CPUC (www.calphoneinfo.com)

If You Are Slammed: If your authorized wireless carrier is switched without your permission contact the slamming company (as soon as possible) to demand to be switched back.

- Call your authorized wireless carrier to inform it about the slam, and to demand that you be switched back to the same calling plan you had before the switch.
- Request that all of the slammers charges be removed from your bill.
- If you have been slammed but have not paid the bill of the slamming company, know that you are not required to pay the bill for the first 30 days after being slammed.

Preventing slamming: Ask your wireless provider to put your account on ice. Placing a freeze on your account can prevent your account from being slammed.

Cramming: Cramming is the practice of placing unauthorized, misleading or deceptive charges on your landline or wireless phone bill. According to the FCC cramming has long been a problem with landlines, but now the deceptive practice has reached cell phones. Crammers capitalize on consumer confusion about telephone bills to trick consumers into paying for services they did not authorized, or received or that cost more than the consumer was led to believe. Discuss Cramming Case article: Sprint to pay 800,000 over complaints of cramming at: <http://www.walletpop.com/2010/10/18/sprint-to-pay-8000-000>.

What to do if you're crammed: Call the company that charged you and dispute the bill. The company will investigate and tell you what it finds out within 30 days. You do not have to pay for services or products that you did not order.

Preventing cramming: Review your bill very carefully. Verify all charges that you don't recognize even small charges of \$2 or \$3. Cramming often goes undetected by charging small amounts and hoping some consumers don't complain.

- Bill blocking: Ask your wireless provider if it offers bill blocking a service to prevent cramming. (<http://www.fcc.gov/cib/consumerfacts/cramming.html>)
- File a cramming complaint with the FCC for charges related to telephone service between states and on international calls. California consumers can also file a complaint with the CPUC.

Call forwarding: Ask participants, by a show of hands, how may use call forwarding. Then ask how many forward their landlines call to their cell phone. (Discuss articles on call-forwarding scams by California inmates.) Link: <http://www.correctionsone.com/corrections/articles/3384973-Calif-jail-inmates-blamed-for-phone-scam/>.

What! Another Telemarketing Call: Slide 23

Telemarketing calls can be a nuisance, particularly when they interrupt your sleep, dinner, or time with family or friends. Most telemarketing calls are "cold calls," meaning the recipient of the call has not requested that the telemarketer contact them. The purpose of telemarketing is to make a sale. Sometimes telemarketers have personal information when they call a customer, knowing the person has purchased products similar or related to theirs from other vendors or outlets.

It's illegal for a telemarketer to leave an automated sales pitch on an answering machine.

One of the most controversial moves by the telemarketing industry was to install call centers in prisons. Needless to say, consumers were not pleased to find that convicted murderers and rapists had been supplied with their names, phone numbers, addresses and, in some cases, more extensive information—and were calling them at home to sell them products.

Public irritation over growing calls from telemarketers prompted the U.S. Congress to take legal action in 1991 with the enactment of the Telephone Consumer Protection Act of 1991 (TCPA) In this section; we will discuss some of the protections afforded to consumers under TCPA.

Telemarketing Calls: Slide 24

Telemarketing rules: The Telephone Consumer Protection Act (TCPA) provides some defense against telemarketers. For example, telemarketers calling your home must provide their name and their organization's name and a contact number for getting on the company's internal do-not-call list. Telemarketing calls to your home are not allowed before 8 a.m. or after 9 p.m.

Caller ID: Telemarketing rules prohibit telemarketers from blocking or hiding their calling numbers on Caller ID. In addition, the number must be one that you can call to request to be placed on the company internal do-not call list.

Recorded messages: Telemarketers cannot call you with unsolicited prerecorded commercial calls for the sale of good and services, unless a live operator first asks your permission to play the tape. The operator must provide you with his/her name, address or telephone number. The operator must also ask if you will give your consent to hear the recorded message. However, if you have an established business relationship (EBR) with a company, that company can use a recorded message when contacting you. In addition to the protections under TCPA, California residents have the right to recover any damages they might have suffered as a result of prerecorded calls. (California Civil Code section 1770).

Do-Not Call: The most effective way to reduce telemarketing calls is to register your home and cell phone numbers with the National Do Not Call Registry that's operated by the FTC. You can sign up by calling 888-382-1222 or online at the FTC's website at www.donotcall.gov. Telephone numbers placed on the registry will remain on the list for as long as you have the phone number. If your number is disconnected and reconnected, due to an unpaid bill, you may need to re-register. After about 31 days, most telemarketing calls will stop. You can verify that your number is on the registry online at www.donotcall.gov, (click verify a registration) or you can call 888-382-1222. If you still get telemarketing calls after you register your number, they may be from charities or politicians. Both are exempt from the National Do-Not-Call Registry.

Discuss: Preventing fraud ("Telemarketing Calls," fact sheet, page 2) and filing a complaint: ("Telemarketing Calls," fact sheet, page 2)

What to include in your FCC complaint: According to the FCC the best way to provide all the information it needs to process your complaint is to complete fully the on-line complaint form. See FCC Protecting Your Privacy Consumer Facts pages 4 and 5 at: <http://www.fcc.gov/cgb/consumerfacts/protectingprivacy.html>

Resources: Slide 25

- The Federal Communications Commission (FCC) is located at 445 12th street, S.W., Washington D.C. 20554. Phone: (888) 225-5322. E-mail: fccinfo@fcc.gov. Web: www.fcc.gov. Read the FCC's guide.
- The Federal Trade Commission (FTC) web: www.ftc.gov

- The California Public Utilities consumer complaint number is (800) 649-7570. Web address is www.cpuc.ca.gov
- Privacy Rights Clearinghouse is a nonprofit consumer advocacy organization. Web address is www.privacyrights.org
- Cellular Telecommunications and Internet Association (CTIA) is located at 1250 Connecticut Avenue, N.W. Ste. 800, Washington, D.C. 20036. Phone: (202) 785-0081. Web: www.wow-com.com or www.ctia.org. Read “How Wireless Technology Works.
- The Utility Reform Network (TURN) is located at 115 Sansome Street, Suite 900, San Francisco, CA 94104. Phone: 415-929-8876. Fax: (415) 929-1132. Web: www.turn.org
- UCAN: Utility Consumers Action Network is located at 3100 5th Ave, Suite B, San Diego, CA 92103. Phone: 619-696-6966. Fax: 619-696-7477. Web: www.ucan.org
- Wireless Consumers Alliance is a nonprofit consumer advocacy organization. Web: www.wirelessconsumers.org. Email: mail@wirelessconsumers.org. Phone: (858) 509-2938.

Consumer Action

www.consumer-action.org

221 Main Street, Suite 480
 San Francisco, CA 94105
 415-777-9635
 TTY: 415-777-9456

523 W. Sixth Street, Suite 1105
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 213-624-8327

Submit consumer complaints about credit cards (or another consumer problems) to our advice and referrals hotline: hotline@consumer-action.org or 415-777-9635 | Chinese, English and Spanish spoken

Consumer Action empowers low to moderate income and limited-English-speaking consumers nationwide to financially prosper through education and advocacy.