

# The Active Consumer

## Avoiding Calling Card Scams



(NAPSA)—Following a few tips could help consumers steer clear of prepaid calling card scams.

Prepaid phone cards represent telephone calling time you buy in advance. You pay from \$2 to \$20 or so to buy local or long-distance calling time.

The cards can be convenient, but the Federal Trade Commission (FTC), the nation's consumer protection agency, says that some prepaid phone cards can have hidden costs and may not deliver the number of calling minutes they advertise. Because you pay in advance, you may be out of cash—and out of luck—if you discover a problem trying to use the card.

Fortunately, you might avoid problems by following a few tips from the FTC:

- Ask any retailer if it will stand behind the card if it doesn't deliver the number of minutes advertised.
- Check the card's package or in-store advertising for domestic

and international rates. If you can't find the rate, consider buying a different card.

- Look for disclosures about surcharges, "maintenance" fees, and fees for making calls from a pay phone, to a cell phone, or using a toll-free access number.

- Compare rates. Very low rates, particularly for international calls, may be a warning sign that the card won't deliver the number of advertised minutes.

- Look for expiration dates.
- Look for a toll-free customer service number. If the customer service number isn't toll-free or displayed, it may be difficult to contact the company if you have a problem with the card.

- Make sure you can understand the instructions on the card.

- Make sure the card comes in a sealed envelope or that the PIN is not visible. Otherwise, anyone can copy the PIN and use the phone time you're paying for.

For more information, visit [www.ftc.gov](http://www.ftc.gov).