



CUBFacts^{Telephone}

A Caller's Rules to Live By (for non-AT&T customers)

1) Beware flat-rate plans.

Packages that offer unlimited local and/or long-distance calls—as well as features, such as call waiting—for one set monthly price, often look better than they actually are. Remember, taxes and surcharges can increase the total cost of such plans by up to 20 percent—or more. In order to save money on a typical plan, you may have to make several hundred local calls and/or several hours of long-distance calls each month, depending on what the plan offers. Plus, you would have to want and need all the calling features offered. Also, even if you don't make a single call, you still get charged the same amount each month.

2) Shop for a low-priced Local Toll/Long-distance plan.

Local Toll (a.k.a. local long distance) calls are those that travel roughly 15-40 miles from your home. Long-distance calls are beyond that. Don't settle for anything more than a nickel per minute for these calls. Use CUB's "Real Deal Guide to Long Distance" to shop for a low-cost plan that covers both local toll and long-distance calls. If you make very few of these calls, consider dropping your local toll/long-distance plan altogether and using a prepaid calling card or 10-10 number.

If you do this, notify your local phone company to complete the change. (This will prevent your old long-distance company from continuing to charge you for service you no longer want.) It will charge you a one-time fee to drop the service. Remember to read the fine print of any offer to spot hidden fees and other potential rip-offs.

3) Make your cell phone a money-saving friend.

Use your cell phone to reduce your overall telecommunications costs. If you consistently have wireless minutes left at the end of a month, use them to make Local Toll or long-distance calls

from home you normally would make from your landline—at extra cost to you. In fact, you may be able to drop your regular long-distance completely. Similarly, if your wireless plan comes with free voice mail, don't pay the monthly fee for the same service on your landline. Give friends and family your cell phone number and tell them to leave messages in that voice mail box.

4) Ask yourself: Do I need Inside Wire Maintenance?

Inside Wire Maintenance (called Line-Backer by AT&T) is an optional phone company insurance plan, for about \$1.50 per month and up, that covers repairs to your home's INSIDE wires. However, most telephone problems are not caused by the inside wiring. There's a good chance you're better off skipping such plans. Your yearly savings over time will most likely be enough to cover any inside-wire repairs—if you ever need them done.

5) Don't pay for directory assistance.

There are new FREE directory assistance services. The trade-off is you may have to listen to an advertisement before you get the number. Still, you avoid fees of \$1.25 to \$2 per call for traditional "information." Next time you need a residential or business phone number, try dialing one of these free services: 1-800-FREE411 (1-800-373-3411), 1-800-Info-Fast (1-800-463-6327), or 1-800-YellowPages (1-800-935-5697). For a business-only search, you can use one of these numbers: 1-800-555-TELL (1-800-555-8355), 1-800-goog411 (1-800-466-4411), 1-800-Call-411 (1-800-225-5411), or 1-800-The-Info (1-800-843-4636).

6) Call CUB!

If you have any questions about your telephone, natural gas, or electric service, call CUB's toll-free Consumer Hotline, at 1-800-669-5556.