



CUBFacts^{Telephone}

Rules to Live by for AT&T Callers

1) Beware "fixed-rate" plans. Most people pay too much for calling plans that don't fit their needs. You probably can do without an expensive "fixed-rate" plan that covers a lot of calls and extra features, such as voice mail, for a set monthly fee. Usually, such plans are best for people who make several hours of calls each month and need many features. For local service, most callers are better off with AT&T's standard per-call rates OR one of three new low-cost packages that are being offered thanks to a CUB-negotiated settlement. To learn about these plans — **Consumer's Choice Basic, Consumer's Choice Extra, and Consumer's Choice Plus** — call our special "Phone-savings Hotline" (1-866-688-4CUB). Please note that these plans cover LOCAL calls only, roughly 0-15 miles from your home. You can shop for low rates for "local toll" and long-distance calls. Read more about that below.

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 (dialaround) number. If you do this, notify your local phone company to complete the change. AT&T 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) Use CUB's Cellphone Saver. This free online tool (www.CUBCellphoneSaver.com) automatically analyzes individual wireless bills, identifying the cheapest calling plans, providing customized money-saving tips, spotting billing errors,

and potentially cutting a caller's costs by hundreds of dollars a year.

Remember to use your cell phone as a money-saving friend. If you consistently have wireless minutes left at the end of a month, use them to make the Local Toll or long-distance calls you normally would make from your home 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 if you really need Line-Backer. Line-Backer is an AT&T insurance plan, for about \$7 a month, that covers repairs to the phone wires INSIDE the walls of your home. However, most telephone problems are not caused by the inside wiring. In fact, on average inside-wire repairs happen about once every 30 years. If you pass on Line-Backer, your yearly savings should 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 up to \$2 per call for traditional "information." Next time you need a residential or business phone number, try dialing 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 also can use 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! Don't hesitate to call CUB's toll-free Consumer Hotline, 1-800-669-5556, if you have questions about your phone service.