



National Association
of Attorneys General

PRESIDENT

J.B. Van Hollen
Wisconsin Attorney General

PRESIDENT-ELECT

Jim Hood
Mississippi Attorney General

VICE PRESIDENT

Marty Jackley
South Dakota Attorney General

IMMEDIATE PAST PRESIDENT

Douglas Gansler
Maryland Attorney General

EXECUTIVE DIRECTOR

James McPherson

2030 M Street, NW
Eighth Floor
Washington, DC 20036
Phone: (202) 326-6000
<http://www.naag.org/>

June 24, 2013

Federal Trade Commission
Office of the Secretary
Room H-113
600 Pennsylvania Avenue, NW
Washington, DC 20580

Filed Electronically at
<https://ftcpublic.commentworks.com/ftc/mobilecramming/>

Re: May 8, 2013 Mobile Cramming Roundtable

Dear Secretary Clark:

The Attorneys General of Alaska, Arizona, California, Colorado, Delaware, District of Columbia, Florida¹, Guam, Hawaii, Idaho, Illinois, Indiana, Iowa, Louisiana, Maine, Maryland, Massachusetts, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Mexico, New York, North Carolina, North Dakota, Ohio, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Dakota, Tennessee, Utah, Vermont, Virgin Islands, Washington and Wyoming submit the following comments in connection with the May 8, 2013 Mobile Cramming Roundtable.

I. INTRODUCTION

The undersigned State Attorneys General (“Attorneys General”) appreciate both the opportunity to attend the Federal Trade Commission’s May 8, 2013 Mobile Cramming Roundtable and the opportunity to supplement the public record through comment. The Attorneys General applaud the FTC’s undertaking its examination of mobile cramming practices; as is detailed below, mobile cramming continues to harm large numbers of consumers residing in our states. Like the FTC, the State Attorneys General have a broad mandate to protect consumers in the mobile marketplace.

The undersigned Attorneys General, like the FTC, continue to receive complaints from consumers that charges, usually ranging from \$9.95 to \$24.95 per month, appeared out of the blue on their phone bills without their authorization and for goods and services that the consumers neither requested nor used. Consumer Reports estimated that landline and mobile cramming

¹ Florida signs on in support of these comments, but takes no position regarding the survey attached in Appendix A.

could be costing American consumers as much as \$2 billion per year.² In its recent comment to the Federal Communications Commission, the FTC referenced reports of numerous consumer groups noting that mobile cramming is a “growing problem” and “poised to become a major consumer fraud issue.”³ As consumers increasingly opt to use their mobile phones to pay for phone-related goods and services such as games and applications, as well as for unrelated consumer goods, they are also experiencing increasing instances of significant unauthorized third-party charges on their mobile phone bills.

The Attorneys General, like the FTC, have extensive experience combatting the practice of cramming on landline and mobile telephone bills. As is set forth below, the complaints from consumers that the Attorneys General continue to receive, as well as the enforcement actions taken by the Attorneys General, provide ample evidence that the types of unfair and deceptive practices that affect landline consumers are also now being felt by consumers of mobile phone services.

The Attorneys General would like to highlight the following areas of particular concern for mobile consumers: (1) unauthorized charges being placed on consumers’ bills for unwanted and unused services; (2) inadequate disclosure of third-party charges on mobile phone bills; (3) inadequate mechanisms for consumers to effectively block third-party charges on their bills and obtain refunds for unauthorized charges; and (4) the lack of state and federal statutory protections governing consumer disputes about fraudulent or unauthorized charges placed on mobile phone bills. The Attorneys General agree that addressing these issues should be a priority among consumer regulators and the mobile telephone industry.

II. CONSUMER COMPLAINTS AND SURVEYS SHOW THAT MOBILE CRAMMING IS A FREQUENT AND WIDESPREAD PRACTICE THAT GOES UNDETECTED BY CONSUMERS.

a. Consumer Complaints are Voluminous, On the Increase, and Consistent Across the Industry, the Country, and Time.

Several of the undersigned State Attorneys General recently analyzed the mobile cramming complaints received by twenty-eight states. Those states reported having received more than 750 mobile cramming complaints; the overwhelming majority of these complaints were received in the last few years, but some go as far back as 2006. While a significant number, it is generally believed that these complaints only represent a very small fraction of the consumers who have been improperly charged for third-party goods and services on their mobile phone bills. The complaints implicate the entire third-party charge ecosystem; they name 14 mobile carriers and over 250 third parties (including content providers and billing aggregators).

² *Beware of Bogus Phone Bill Fees; Consumers Could Be Losing Up to \$2 Billion A Year*, CONSUMER REPORTS, August 2012, available at: <http://www.consumerreports.org/cro/magazine/2012/08/beware-of-bogus-phone-bill-fees>.

³ See REPLY COMMENT OF THE FEDERAL TRADE COMMISSION; *In the Matter of Empowering Consumers to Prevent and Detect Billing for Unauthorized Charges (“Cramming”)*; CG Docket No. 11-116, at 4 (July 20, 2012).

The number of complaints the twenty-eight states have been receiving has increased over time; while less than 25 were received each year in 2006 and 2007, close to 50 were received in 2008, nearly 100 were received in both 2009 and 2010, more than 150 were received in 2011 and nearly 300 were received in 2012.

The following themes of consumer complaints are consistent across the country and across time:

- Typically, consumers complain of having been signed up for a premium text messaging subscription service (or “PSMS” subscription) without their knowledge or authorization, costing them \$9.99 or more on their mobile phone bill each month.
- Some of these subscriptions purport to be for goods such as ringtones and wallpaper, but many more are for “alerts”—a service in which the content provider purports to send periodic texts to the consumer with information about weather, traffic, news, or sports, for example, or with inspirational messages, horoscopes, celebrity gossip, or trivia.
- Consumers typically complain that they do not desire and do not use the goods and services for which they are being billed. Some consumers report that they do not even receive the alerts for which they have been charged.
- While consumers can sometimes recall having gotten spam text(s) or having entered their mobile phone numbers into a website immediately prior to being signed up for a subscription service (often to receive a “free” good or service), just as often— if not more often—consumers simply have absolutely no idea how they came to be signed up for the subscription.
- Consumers are often crammed by more than one content provider, and, many times, after they have already asked their mobile carrier to place a block on their account to stop third party billing altogether.
- Consumers that detect that they have been crammed on their mobile phone bills typically do so after they have been paying for a subscription service for several months.
- Some consumers have reported having been crammed by content providers whose names (or whose subscription/product names) make it very difficult to detect from their mobile phone bills that a third party was even involved.⁴ Consumers often express confusion about their bills, and often report that they had no idea they could be charged on their mobile phone bills for goods and services provided by third parties.
- Consumer experience with obtaining refunds is inconsistent. While some consumers are able to get full refunds from their carriers, other consumers report the following:

⁴ For example, consumers named the following third parties and/or campaigns: “General Texting,” “General Texting Co.,” “General Texting, LLC,” “General Texting.com,” “Premium Access,”[sic?], “Premium Customer Care,” “Premium SMS,” “Premium Text Messaging,” “Text Savings,” and “Text Savings, LLC.”

- their carrier will only issue a partial refund;
 - their carrier will not issue a refund at all, but instead refers the consumer to the content provider directly; and/or
 - they are unable to reach the content provider, or, if they reach the content provider, they are unable to get a full, or even partial, refund.
- Even consumers who do not text and have no access to the internet (and thus, cannot have opted in to a third party good or service through a typical double opt-in method) report having been crammed. Too often, these consumers are elderly.

b. Consumer Surveys show that Mobile Cramming is a Massive Problem that Consumers want us to Solve.

The Office of the Vermont Attorney General has conducted two consumer surveys since the fall of 2011. According to these surveys, more than 60% of third party charges are unauthorized (“crammed”).

In the fall of 2011, the Office of the Vermont Attorney General spoke to over 100 Vermont consumers by phone to interview them about their experience with third-party charges on their mobile telephone bills. When interviewed about a particular charge on their mobile telephone bills,⁵ the consumers reported the following:

- 92% of the consumers said the charge was crammed, while 8% of the consumers reported that the charge was authorized;
- 59% of the consumers did not know that the third-party charge was on their bill until they were informed of the charge by the Vermont Attorney General’s Office;
- 57% of the consumers did not know that they could be billed for third-party goods and services on their mobile phone bills prior to being informed of the charge in question;
- 73% of the consumers said that they would have had no reason to purchase the good or service in question (for example, one consumer had been charged for stock alerts, but owned no stocks and did not follow the market);
- the average charge was \$9.99, and the total dollars lost by the (95) consumers who had been crammed was over \$4,000; and
- overwhelmingly, the crammed charges were for alert subscription services.

⁵ The charge in question would have occurred at some time between January 10, 2008 and May 1, 2011.

In the fall of 2012, the Office of the Vermont Attorney General teamed up with the University of Vermont to conduct a broader survey to further assess the problem that mobile cramming poses to Vermont residents.⁶ Questionnaires were sent to 2,400 randomly selected Vermont consumers who had been charged on their mobile phone bills for a good or service provided by a third party at least once during the months of August and September 2012 with information about the date and amount of each charge. The 802 consumers who responded conveyed the following:

- In excess of 60% of the consumers reported that neither they nor anyone in their household or business had authorized *any* of the third-party charges listed on their bills;
- In excess of 55% of the consumers reported that prior to receiving the survey, they were unaware of *any* of the third-party charges listed on their bills; and
- In excess of 78% of the consumers reported that prior to receiving the survey, they had been unaware that they could be billed for third-party goods and services on their mobile phone bills.

In addition, many consumers chose to provide personal comments at the end of the survey. The themes of these comments are consistent with consumer complaints from around the country, and indicate strong consumer support for a public effort to fight mobile cramming:

- The consumers who included personal comments in their survey responses were engaged in the issue and expressed support for law enforcement and policy maker efforts to fix the problem.
 - The most frequent comment (51 comments) contained words of thanks to the Vermont Attorney General for conducting the survey.
 - Consumers also frequently (30 comments) requested a response from the Vermont Attorney General.
 - Some consumers (6 comments) said that they were upset and/or that they felt taken advantage of by mobile cramming.
 - Finally, a few consumers (5 comments) had suggestions as to what policies might address the situation.⁷

⁶ See Mobile Phone Third Party Charge Authorization Study, Vermont, May 5, 2013 (Appendix A).

⁷ Those suggestions included the following: “[o]utside companies who want to bill via phone bill should be required to have permission in writing;” “[CARRIER] should be responsible for blocking these [charges] – not me;” “[i]t would be nice if the person who pays/owns the plan would be notified and have to approve any downloads or other charges;” “[p]lease make it illegal for a company to just charge our phone numbers . . . without approval;” and “There [are] a number of additional fees and charges listed on a phone bill. There should be a definition statement to each and every one of them. So we can understand why they are there and for what reason.”

- Commenting consumers also sounded some of the themes of consumer complaints from around the country.
 - Many consumers (21 comments) reported that it was not the first time they had been crammed and/or that they knew of other phone numbers or people that had been crammed.
 - Several consumers reported that they had been crammed over an extensive period of time; some (9 comments) had been crammed for between seven to twelve months, while others (6 comments) had been crammed for over a year.⁸
 - Consumers reported mixed success with obtaining refunds. While many (31 comments) were able to obtain full refunds, others (19 comments) were only able to obtain a partial refund. Still others (11 comments) were unable to get any refund from their carriers, or were promised refunds that they never received. Other consumers (11 comments) reported that they were still waiting on their refunds.
 - Consumers also reported mixed success with unsubscribing from third-party programs, and/or blocking third-party charges. The second most frequent comment (40 comments) was that the consumer chose to block third-party charges altogether. However, some consumers (10 comments) reported having had difficulty blocking third-party charges or unsubscribing from third-party programs.
 - Finally, other consumers (15 comments) expressed confusion about their bill, noting that it was hard to tell where the third-party charges originated.
- c. **Both Consumer Surveys and Complaints Show that Consumers Neither Expect Nor Recognize that Third Party Charges are Billed to their Mobile Telephone Accounts.**

Mobile cramming is a particularly serious problem because consumers do not know that it is happening. Consumers do not expect third-party charges to appear on their mobile phone bills because 1) they do not understand that it is possible for third parties to charge them this way, and, 2) often third-party charges appear on mobile phone bills without the consumer having taken any action at all. For example, in Vermont's 2012 Survey, in excess of 78% of the consumers reported that prior to receiving the survey, they had been unaware that they could be billed for goods and services provided by third parties on their mobile phone bills. Both survey comments and consumer complaints indicate that consumers often do not know how they came to be signed up for third-party charges on their phone bills.⁹

⁸ Other consumers (14 comments) reported that they had been crammed for less than six months.

⁹ See Section II., above.

Surveys and complaints also indicate that consumers fail to detect third-party charges on their bills. In Vermont's 2012 Survey, in excess of 55% of the consumers reported that prior to receiving the survey, they were unaware of any of the charges listed on their bills. Consumers routinely report that they do not understand their mobile phone bills and/or that they find it difficult to detect the source of the third-party charges appearing on their bills. Some consumers have even complained of having been crammed by third parties whose names (or whose subscription/product names) make it very difficult to detect that a third party was involved. As a result, consumers are typically charged for third-party subscriptions for multiple months before they recognize they have been crammed.¹⁰

III. STATE ENFORCEMENT ACTIONS SHOW THAT CONSUMERS ARE VULNERABLE TO CRAMMING.

a. State Litigation and Settlements Show that Consumers are Crammed by both Sophisticated and Pedestrian Means.

Despite great efforts on the part of law enforcement, including state Attorneys General, mobile cramming continues to be a problem. Selected enforcement efforts, described below, shed some light on the tactics used by third parties to cram consumers. These tactics are varied and evolving—ranging from simple misrepresentations of products as “free” to high-tech evasion of industry rules—and exemplify the need for concerted, industry-wide changes to protect consumers.

Florida:

State of Florida v. Cingular Wireless, LLC. In February 2008, the Florida Attorney General reached an agreement with AT&T Mobility, formerly known as Cingular Wireless, for billing consumers for third party services that were labeled as “free,” such as horoscopes, wallpaper, and other content, resulting in unauthorized charges on mobile phones. AT&T Mobility paid \$3 million to the State of Florida and agreed to establish a new model for advertising and cell phone billing.

State of Florida v. Verizon Wireless Services, LLC & Alltel Communications, LLC. In June 2009, the Florida Attorney General reached an agreement with Verizon Wireless and Alltel for unauthorized charges on mobile phones for “free” ringtones, music, wallpaper, and horoscopes of up to \$19.99 per month. Verizon Wireless and Alltel agreed to prohibit the use of the word “free” without clear disclosure of the actual price, paid \$1.5 million to the State of Florida, and agreed to adopt and enforce new advertising standards.

State of Florida v. T-Mobile. In July 2010, the Florida Attorney General reached an agreement with T-Mobile regarding the unauthorized billing of mobile phones of up to \$19.99 per month for ringtones, music, wallpapers, and horoscopes advertised as “free.” T-Mobile agreed to prohibit the use of the word “free” without clear disclosure of the actual price, paid \$600,000 to

¹⁰ *Id.*

the State of Florida, and agreed to adopt suggested compliance standards, including website design restrictions for online advertisers.

State of Florida v. Sprint. In October 2010, the Florida Attorney General reached an agreement with Sprint regarding the unauthorized billing of mobile phones of up to \$19.99 per month for ringtones, music, wallpaper, and horoscopes offered as “free.” Sprint agreed to prohibit the use of the word “free” without clear disclosure of the actual price, paid \$800,000 to the State of Florida, and agreed to adopt suggested best practices.

New York:

State of New York v. Game Theory, LLC: Game Theory, LLC, a mobile-content corporation based in San Jose, California sent deceptive text messages tricking consumers into signing up for monthly text messages at a cost of \$9.99 per month. These charges appeared on the victim’s mobile telephone bill in a way that was difficult to detect. For months, consumers would pay for text messages they did not want before they realized they were being charged. For example, between May 23, 2011 and July 5, 2011, Game Theory sent text messages claiming that the recipients had a “secret crush,” and that the recipient needed to respond “yes” to find out who it was. However, by responding “yes” to discover the identity of the “secret crush,” the recipient was also unknowingly signing up for a text message service to receive dating tips for \$9.99 per month. Game Theory also sent other messages to trick consumers into buying their services including “Someone thinks your hot!” “You have 1 unread message,” and “Someone sent you a weird diet tip that works.” In total, over 150,000 of these deceptive text messages were sent to mobile telephones in New York. In another scam, Game Theory promoted a mobile telephone application that allowed users to manipulate or “morph” their personal photos. However, during the installation of the software on the victim’s mobile telephone, victims were again tricked into signing up for text messaging service for \$9.99 per month. Game Theory settled with the State of New York, agreeing to reform its business practices and pay \$500,000 in penalties to the state.

Texas:

State of Texas v. Eye Level Holdings, LLC d/b/a JAWA et al: On March 7, 2011, the State of Texas sued Eye Level Holdings, LLC d/b/a JAWA, its two principals, Jason Hope and Wayne DeStefano, and multiple other entities and individuals. JAWA obtained consumers’ authorization for charges for subscriptions that consumers did not want, first through deceptive and misleading websites, and then by sending misleading and confusing text messages to consumers, both of which hid any reference to the price and subscription nature of the service. For example, JAWA used small and illegible fonts on websites, blended disclosures into background images, and inserted large spaces in text messages to obscure information about price and other terms. The net effect was that consumers were tricked into purchasing products they did not want or use.

JAWA also went to great lengths to hide both its identity and the actual advertisements and enrollment process it used. The company created more than 100 subsidiary corporations—none

with actual addresses other than private mailbox services, and each using misleading names such as “Unlimited Plan, LLC,” “Plan Discount, LLC,” and “Refund, LLC.” Each subsidiary was responsible for a unique short code application process. In submitting applications to the mobile carriers seeking permission to charge consumers on their mobile bills, these entities submitted sample web pages advertising their services that were never actually used to advertise their services. Rather, JAWA used sophisticated cloaking technology to conceal the true nature of their advertised services. JAWA created a list of the IP addresses for mobile carriers and their auditors, and triggered their web sites so that any carrier or auditor attempting to review JAWA’s advertised sites would instead be served a fake web page that was never shown to the public.

After suit, a temporary restraining order and temporary injunction were granted, and the case ultimately settled through an Agreed Final Judgment and Permanent Injunction. The settlement requires JAWA to provide web sites and a toll free number for consumers to obtain full refunds upon request, and pay \$2 million to the State of Texas. In addition, any future PSMS business must be conducted under strict compliance with detailed injunctive terms including hiring an outside auditor who can review any future campaigns for legal compliance.

Washington:

State of Washington v. Tatto Media, Inc.: On March 6, 2009, the State of Washington entered into a Consent Decree with Tatto Media, Inc. in connection with the company’s “myluvcrush.com” promotion. In the Consent Decree, Tatto Media, Inc. agreed to pay the State of Washington approximately \$500,000 to settle allegations that it had violated a 2008 Assurance of Discontinuance requiring it to cease misrepresenting to computer users that someone had a “crush” on them. Washington is not aware of how many consumers were duped by the company’s advertisements but began investigating after reading negative comments on blogs and discussion sites about the promotion. The promotion targeted users of Reunion.com, PerfSpot.com, True.com, Facebook and MySpace by sending them an ad resembling an e-mail message from a secret admirer. Users who tried to read the message were taken to a website where they were instructed to enter a mobile phone number and enrolled in a text-messaging horoscope service without being presented with adequate disclosures as to the terms and conditions of the service—including the fact that it involved placing a monthly fee on the consumer’s mobile phone bill. A fictitious suitor’s name was then sent to the user’s cell phone.

b. Through Investigations, the States Continue to Unearth Information About How Consumers Are Crammed.

In addition to the above litigation and settlement activity, several states have opened approximately two dozen investigations regarding cramming. These investigations have revealed that consumers are crammed as a result of unfair and deceptive practices that are both varied and constantly evolving.

IV. MOBILE CRAMMING NEEDS TO BE STOPPED BEFORE IT BECOMES A PROBLEM OF THE SAME MAGNITUDE AS LANDLINE CRAMMING.

a. Consumer Complaints and Surveys Show that Mobile Cramming Resembles Landline Cramming to an Alarming Degree.

Landline cramming continued for well over a decade before sufficient measures were undertaken to curtail it. When the problem originally surfaced in the 1990s, the industry acknowledged a problem and advocated for a self-regulatory approach. Regulator workshops, regulator enforcement actions, and industry self-regulatory efforts together succeeded in reducing the number of consumer cramming complaints, but only temporarily.

Attorneys General and Public Utilities Commissions from various states have brought dozens of enforcement actions against vendors and aggregators, including 6 law suits filed by the Missouri Attorney General's office, 25 enforcement actions pursued by the Vermont Attorney General's office, and 30 enforcement actions filed by the Illinois Attorney General's office. In addition, the Federal Trade Commission has brought several enforcement actions concerning landline phone bill cramming. However, with hundreds of third parties who have billed their charges on landline bills over the years, this is a small percentage of law enforcement actions compared to the size of the marketplace.

After the initial cramming surge and the temporary decrease that the multi-pronged approach brought, cramming complaints began to increase again. As we know, in 2011, third-party billing was estimated to be at least a \$2 billion industry annually.¹¹ The Federal Communications Commission estimates that 15 to 20 million American households receive crammed charges on their landline telephone bills annually.¹² In addition, only 1 in 20 consumers who have third party charges crammed onto their landline phone bills may be aware of the charges.¹³

Third party charges on mobile bills are similar to those on landline bills. They are for things that consumers do not want or use, had no idea they signed up for, and are not aware they are being billed for. Most significantly, the unfair and deceptive marketing methods devised in the landline arena appear to have been carried over to the mobile space. These marketing methods fail to ensure actual subscriber approval to purchase the item billed on the mobile bill. Furthermore, the carriers take the third-party content providers at their word that subscribers knowingly made a purchase to be billed on the mobile bill.

As the number of households with landline phone service decreases and the number of households with mobile lines increases, it is increasingly important to focus on third-party charges on mobile bills. It also becomes increasingly urgent that the practice of collecting unauthorized charges be stopped before it becomes as significant a problem as landline cramming became.

¹¹ *Unauthorized Charges on Telephone Bills*, Committee on Commerce, Science, and Transportation, Office of Oversight and Investigations Majority Staff, Staff Report for Chairman Rockefeller, July 12, 2011.

¹² FCC Infographic on Phone Bill Cramming, <http://transition.fcc.gov/cgb/cramminggraphic.jpg>.

¹³ *Id.*

i. As in the Landline Space, Marketing of Third Party Services to Be Billed on Mobile Bills Is Flawed and Does Not Ensure the Subscriber Knowingly Made a Purchase to Be Billed on the Mobile Bill.

The marketing methods for third party products and services billed on mobile bills are much like those on the landline side and suffer from the same weaknesses. The industry points to the double opt-in process that third parties are required to follow, but the bottom line is that it does not assure that the phone subscriber knowingly agreed to make a purchase to be billed on the mobile phone bill.

In recent years, third-party products and services billed on landline bills were marketed and sold online. When a consumer complains about unauthorized landline telephone bill charges, the vendor claims to have obtained authorization from the consumer online. To 'prove' that the consumer authorized the charges, in some cases, the vendor provides personal information about a consumer, such as date of birth, address, email address, and IP address.

In some cases, it appears that the vendor may have acquired this information through a process known as "co-registration" wherein a consumer believes he is registering to receive something for free, such as recipes, or to win a prize, such as a television or DVD player. In fact, by providing the requested personal information, the consumer also allegedly is agreeing to purchase a service to be billed on his landline telephone bill, something that may not be disclosed clearly, if it is disclosed at all.

Similarly, the mobile industry, billing aggregators, and third-party content providers who submit charges for billing on mobile bills often claim that the consumer agreed to be billed via an online solicitation that is verified for accuracy. The industry has written standards governing this marketing method, often referred to as "double opt-in."

According to the industry, the double opt-in process requires consumers to respond to advertisements by entering their mobile phone number online, or in some cases sending a text message to a specified short code (e.g., if you want this product or service, then text "WOW" to 54321). This is the so-called first opt-in.

The second opt-in occurs when the content provider then replies to the consumer with a text that thanks the consumer for their order; the consumer then replies either STOP to cancel or YES to confirm the purchase.

Once the consumer has purportedly completed both opt-ins, the content provider tells its billing aggregator that its goods or services have been purchased and the aggregator authorizes the charges on the consumer's bill.

Consumers report different experiences that indicate that the content providers might be skipping the first opt in and possibly the second opt in. Some complaining consumers say their first contact with the vendor was a text message that says to text STOP to cancel or YES to confirm. They indicate they texted STOP because they had no idea what the message referred to, but they ended up with the charges on their mobile bill anyway. Or, alternatively, they report

they ignored the text because they never requested it and did not know what the text referred to, and ended up with the charges on their mobile bill anyway. Other consumers report that they had no knowledge of the content provider or its goods and services until seeing the unauthorized charge on their mobile phone bill.

The Attorneys General are concerned that, under this system, too much responsibility has been placed in the hands of the third-party content providers and billing aggregators to obtain consumers' consent—parties for whom there is a significant incentive to bill for services whether or not they have obtained authorization from consumers.

ii. As in the landline space, mobile consumers do not understand that they can be billed for third party goods and services on their telephone bills and are not detecting crammed charges on their telephone bills.

On the landline side, most consumers with third party charges on their bills were unaware of the charges, and when the charges were brought to their attention, most of those consumers then stated they did not authorize the charges.¹⁴

Landline cramming is not limited to residential customers. Cramming is estimated to affect between 65% and 100% of business landline customers.¹⁵

On the mobile side, the available data (which admittedly is less voluminous than the available data on the landline side) indicate that consumers are not aware of the third party charges on their bills, and when they do learn of the charges, most consumers deny having authorized them.¹⁶

iii. As in the landline space, mobile consumers are being crammed for goods and services they would have no reason to order, do not want, and do not use.

Third party charges on landline bills were often for products the phone subscriber would have no need of—such as voice mail service, an 800 number service, email access, etc.—because they were receiving such services for free or from another vendor. Some third party charges were for items that required action on the customer's part in order to activate the service, such as

¹⁴ FTC v. Inc21.com Corp., 745 F.Supp 2d 993 (N.D. Cal. 2010); Complaint for Injunctive and Other Relief, *State of Illinois, Office of the Attorney General v. ID Lifeguards, Inc.*, IL. 7th Cir. Ct. (No. 2010 CH 1028) (Sep. 2, 2010); FCC Infographic on Phone Bill Cramming, found at <http://transition.fcc.gov/cgb/cramminggraphic.jpg>.

¹⁵ Rockefeller Report at 20-21.

¹⁶ See Section II., above.

credit repair, ID theft insurance, or a cell phone warranty. Most consumers never used the products and services for which they were billed.¹⁷

Many products and services are available for third-party billing on mobile bills, such as celebrity gossip, joke of the day, lottery number notifications, daily deal alerts, and horoscopes. Just like in the landline space, complaining and surveyed consumers report that they would have had no reason to order the products for which they have been crammed, that they do not want the products, and that they do not use the products.¹⁸

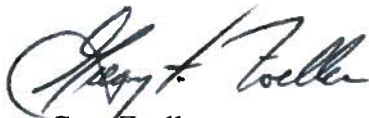
V. CONCLUSION

The Attorneys General view the elimination of cramming in the mobile telephone industry to be a consumer protection priority. Thus, the Attorneys General, as the chief law enforcement officers of their respective states, will continue to investigate and take enforcement actions against persons who bill unauthorized amounts on consumers' mobile phone bills. The Attorneys General, however, submit that a thorough review of this important issue by the Federal Trade Commission would aid the states in better addressing the harms that have befallen, and continue to befall our consumers because of mobile telephone cramming.

VI. APPENDICES

Appendix A: Mobile Phone Third Party Charge Authorization Study, Vermont; May 5, 2013

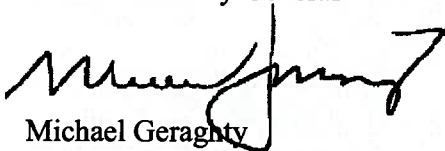
Respectfully submitted,



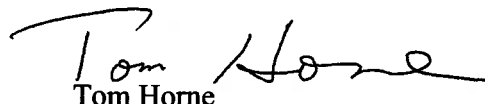
Greg Zoeller
Indiana Attorney General



William H. Sorrell
Vermont Attorney General



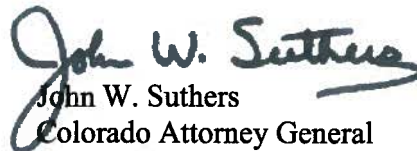
Michael Geraghty
Alaska Attorney General



Tom Horne
Arizona Attorney General



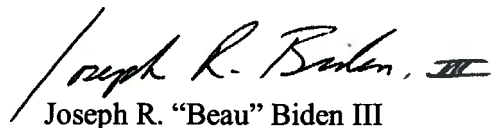
Kamala Harris
California Attorney General



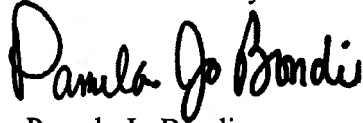
John W. Suthers
Colorado Attorney General

¹⁷ FCC Infographic on Phone Bill Cramming, <http://transition.fcc.gov/cgb/cramminggraphic.jpg>; Complaint for Injunctive and Other Relief, *State of Illinois, Office of the Attorney General v. Minilec ISP Warranty, LLC.*, IL. 7th Cir. Ct. (No. 2009 CH 378) (May 12, 2009).

¹⁸ See Section II., above.



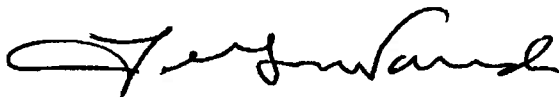
Joseph R. "Beau" Biden III
Delaware Attorney General



Pamela Jo Bondi
Florida Attorney General



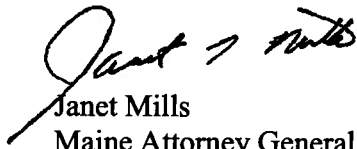
David Louie
Hawaii Attorney General



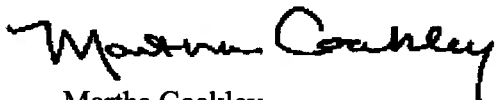
Lawrence Wasden
Idaho Attorney General



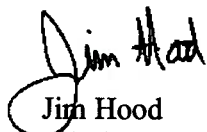
Tom Miller
Iowa Attorney General



Janet Mills
Maine Attorney General



Martha Coakley
Massachusetts Attorney General



Jim Hood
Mississippi Attorney General



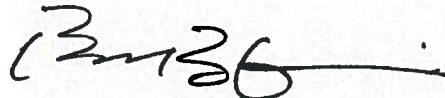
Tim Fox
Montana Attorney General



Irvin Nathan
District of Columbia Attorney General



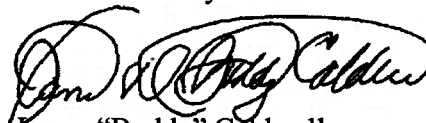
Lenny Rapadas
Guam Attorney General



Bruce B. Kim, Executive Director
Hawaii Office of Consumer Protection



Lisa Madigan
Illinois Attorney General



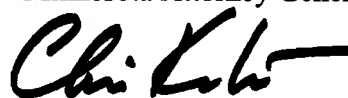
James "Buddy" Caldwell
Louisiana Attorney General



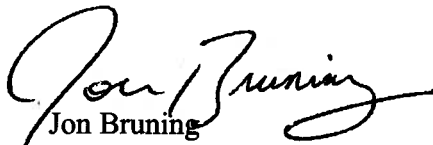
Douglas F. Gansler
Maryland Attorney General



Lori Swanson
Minnesota Attorney General



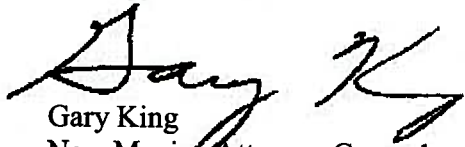
Chris Koster
Missouri Attorney General



Jon Bruning
Nebraska Attorney General



Catherine Cortez Masto
Nevada Attorney General



Gary King
New Mexico Attorney General



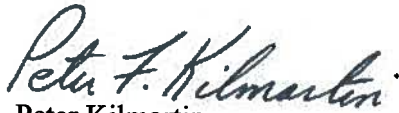
Roy Cooper
North Carolina Attorney General



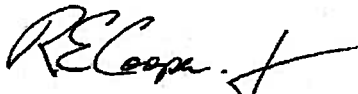
Mike Dewine
Ohio Attorney General



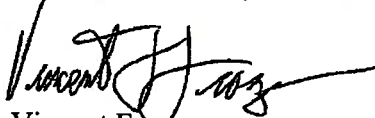
Kathleen Kane
Pennsylvania Attorney General



Peter Kilmartin
Rhode Island Attorney General



Robert E. Cooper, Jr.
Tennessee Attorney General



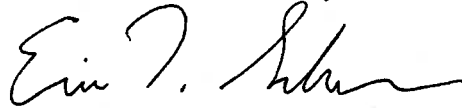
Vincent Frazer
Virgin Islands Attorney General



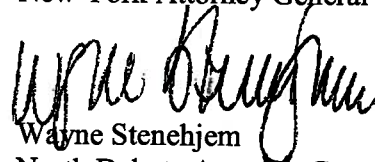
Gregory A. Phillips
Wyoming Attorney General



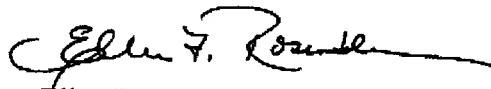
Joseph Foster
New Hampshire Attorney General



Eric Schneiderman
New York Attorney General



Wayne Stenehjem
North Dakota Attorney General



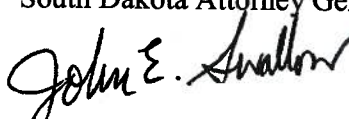
Ellen F. Rosenblum
Oregon Attorney General



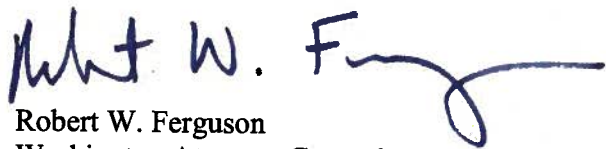
Luis Sánchez Betances
Puerto Rico Attorney General



Marty J. Jackley
South Dakota Attorney General



John E. Swallow
Utah Attorney General



Robert W. Ferguson
Washington Attorney General

Appendix A



Mobile Phone Third-Party Charge Authorization Study

Vermont

Jane Kolodinsky, Ph.D.

5/5/2013

Introduction

This report presents the research methods and findings of the *Mobile Phone Third-Party Charge Authorization Study* for Vermont.

Methods

The data used for this report was collected by the Office of the Attorney General of Vermont. Jane Kolodinsky, Ph.D., Director of the Center for Rural Studies at the University of Vermont, served as the project consultant.

The study was conducted beginning on November 7, 2012 and ending on February 7, 2013. The study questionnaires were sent through the mail as part of a survey packet. Each survey packet included a cover letter, the questionnaire, and a self-addressed stamped envelope (see Appendix A). A reminder post card was sent on December 4, 2012 to non-respondents (see Appendix B). The mailing list for the study was generated from lists of customers provided by REDACTED mobile phone carriers. The lists contained contact and transaction information for customers who had received third-party charges on their phone bills between August 1, 2012 and September 31, 2012. A simple random sample of study contacts was drawn from each list. A total of 2,400 survey packets REDACTED were sent out by the Office of the Attorney General of Vermont.

In total, there were 802 complete responses that were received out of 2,400 surveys sent out for the study; therefore, there was a 33.4 percent response rate to the study. This response rate falls within the expected range of a standard mail survey in Vermont. The results based on a group of this size have a margin of error of plus or minus 4 percent with a confidence interval of 99 percent. This means that if the study were repeated, then 99 percent of the time the results would be plus or minus 4 percent of the numbers reported in this document.

After the data was collected and processed, the de-identified data was analyzed and reported upon by the project consultant. In the Results section of this report, there are six tables. Tables 1, 2, 3, 5, 6, and 7 depict the frequency and percentage values for each of the questions by respondent. Table 2 presents this information if the respondent said “no” to *every possible charge*, which ranged between one and twenty-one charges; while Table 3 presents the frequency and percentage values for Question 2 if the respondent said no, did not recall, or do not know to at *least one* charge. Table 4 depicts the frequency and percentage values for Question 2 by charge event.

The written comments to this survey, including the responses to Question 6 and any other comments, were analyzed by the consultant using standard qualitative methods. First, the consultant read through all of the responses to get a sense of the “emerging theme” in the data. Next, using the qualitative analysis software package HyperRESEARCH 3.5.2, the response comments were “open coded”. This means that the codes were created based upon what emerged from the data, rather than using a pre-determined list of codes. Third, the analyst reviewed the list of codes to organize it and remove redundant codes. Lastly, this revised list of codes was used during one final review of the data, during which recoding occurred when necessary.

In addition to the descriptive analysis (frequency count and percentage values) for each question, the data was analyzed by carrier. There were no statically significant or meaningful differences between ^{REDACT} ^{REDACTED} carriers, so those numbers were not included in this report.

Table 8 presents frequencies for each response code that was identified in the data. Appendix C displays the comments that are relevant for each response code. Many of the comments were relevant to more than one code and therefore appear more than once.

Results

Table 1

Response to the question: Between August 1, 2012 and September 30, 2012, was [PHONE NUMBER] your mobile phone number or the mobile phone number of someone in your household/business?

Response	Frequency	Percent
Yes	802	98.3
No	7	0.9
Do not recall	7	0.9
<i>Not answered</i>	0	0.0
Total	816	100.0

Table 2

Response by respondent to the question: For the phone number [PHONE NUMBER], did you or anyone in your household/business agree to pay the following charges? If you did not agree to the charge, then please ask anyone else in your household/business who may have agreed to these charges, including children, if they agreed to the charge.

Response	Study Respondents		Study Respondents and Non-Respondents	
	Frequency	Percent	Frequency	Percent
No	488	60.8	488	20.3
Yes, do not recall, and do not know	314	39.2	314	13.1
<i>Not answered</i>	0	0.0	0	0.0
<i>Not the respondent's phone number (according to Q1)</i>	-	-	14	0.6
<i>Non-Respondents</i>	-	-	1,584	66.0
Total	802	100.0	2,400	100.0

Note. The respondent said “no” to every charge, which ranged between one and twenty-one charges.

Table 3

Response by respondent to the question: For the phone number [PHONE NUMBER], did you or anyone in your household/business agree to pay the following charges? If you did not agree to the charge, then please ask anyone else in your household/business who may have agreed to these charges, including children, if they agreed to the charge.

Response	Study Respondents		Study Respondents and Non-Respondents	
	Frequency	Percent	Frequency	Percent
No, do not recall, and do not know	503	62.7	503	20.9
Yes	299	37.3	299	12.5
<i>Not answered</i>	0	0.0	0	0.0
<i>Not the respondent's phone number (according to Q1)</i>	-	-	14	0.6
<i>Non-Respondents</i>	-	-	1,584	66.0
Total	802	100.0	2,400	100.0

Note. The respondent said no, do not recall, or do not know to at least one charge, which ranged between one and twenty-one charges.

Table 4

Response by charge event to the question: For the phone number [PHONE NUMBER], did you or anyone in your household/business agree to pay the following charges? If you did not agree to the charge, then please ask anyone else in your household/business who may have agreed to these charges, including children, if they agreed to the charge.

Response	Study Respondents		Study Respondents and Non-Respondents	
	Frequency	Percent	Frequency	Percent
Yes, charge was authorized	256	15.3	256	4.8
No, charge was not authorized	1,004	60.0	1,004	18.6
Do not recall	196	11.7	196	3.7
Do not know	156	9.3	156	3.0
<i>Not answered</i>	33	2.0	33	0.9
<i>Not the respondent's phone number (according to Q1)</i>	29	1.7	29	0.2
<i>Non-Respondents</i>	-	-	3,714	68.9
Total	1,674	100.0	5,388	100.0

Table 5

Response to the question: Prior to receiving this letter, were you aware of at least one of the charges listed above?

Response	Frequency	Percent
Yes	270	33.7
No	444	55.4
Do not recall	67	8.4
<i>Not answered</i>	21	2.6
Total	802	100.0

Table 6

Response to the question: Prior to receiving this letter, were you aware that some companies other than your mobile carrier could bill you for their products and services on your mobile phone bill?

Response	Frequency	Percent
Yes	126	15.7
No	633	78.9
Do not recall	21	2.6
<i>Not answered</i>	22	2.7
Total	802	100.0

Table 7

Response to the question: Would you be willing to answer some possible follow-up questions that the Attorney General's Office may have in the future?

Response	Frequency	Percent
Yes	651	81.2
No	73	9.1
<i>Not answered</i>	78	9.7
Total	802	100.0

Table 8

Response to the question: If you have any additional comments or questions to share with the Attorney General's Office, please use this space. If you do not have any comments or questions, leave it blank.

Response	Frequency
Blocked text messages	40
Brought up other problems with provider	9
Charges on bill 7-12 months	9
Charges on bill for less than 6 months	14
Charges on bill for more than a year	6
Contacted provider to check on charges but took no further action	4
Did not receive refund as promised	3
Discontinued number/services	3
Had difficulties blocking text messages	9
Had difficulties removing charges	1
Hard to tell where charges are from	15
Ignored notices about charges on account	1
Information about scamming company	38
Not the first time situation happened	8
Other numbers are affected	13
Phone number affected is used by child	29
Provider helpful	6
Provider not helpful	6
Provider would not refund	8
Received full refund	31
Received partial refund	19
Suggestion to address situation	5
Upset/feels taken advantage of	6
Waiting on refund	11
Wants a response from AG	30
Words of thanks to AG	51

Note. This table presents the frequency for each response code. Many of the comments were relevant to more than one code and appear more than once; therefore, percentages were not calculated.

Appendix A

WILLIAM H. SORRELL
ATTORNEY GENERAL

JANET C. MURNANE
DEPUTY ATTORNEY GENERAL

WILLIAM E. GRIFFIN
CHIEF ASST. ATTORNEY
GENERAL



TEL: (802) 828-3171
FAX: (802) 828-3187
TTY: (802) 828-3665

<http://www.atg.state.vt.us>

STATE OF VERMONT
OFFICE OF THE ATTORNEY GENERAL
109 STATE STREET
MONTPELIER, VT
05609-1001

November 7, 2012

Dear Vermonter:

Some companies other than your mobile carrier are able to bill for their products or services on your mobile phone bill. The Vermont Attorney General's Office is gathering information from people in Vermont who have received a charge on their mobile phone bill for such a product or service to determine whether or not the charge was authorized. You have been identified as a person who has received one or more of these charges.

I am writing to ask for your help. Please fill out and return the questionnaire enclosed with this letter. We have included a self-addressed, postage paid envelope for your convenience. Also, please feel free to attach additional information or documents you would like us to see. The Attorney General's Office will not reveal your name or contact information in connection with your reply unless we have your permission or are required to do so by law or a court order.

Please do not draw negative conclusions about any business or individual because of this survey. If you have any questions or comments, please contact the project coordinator, Jessica Mishaan, at (802) 828-5507 or via email at jmishaan@atg.state.vt.us.

Thank you for your help.

Sincerely,

A handwritten signature in black ink that reads "William H. Sorrell".

William H. Sorrell
Attorney General

Questions

Question 1. Between August 1, 2012 and September 30, 2012, was **REDACTED** your mobile phone number or the mobile phone number of someone in your household/business?

- 1 Yes
2 No
3 Do not recall

Instructions: If you answered No or Do not recall to Question 1, then you have completed this survey. Please mail it back to the Attorney General's Office in the return envelope. Thank you for your time. If you answered Yes to Question 1, then please repond to Questions 2 through 6.

Question 2. For the phone number **REDACTED** did you or anyone in your household/business agree to pay the following charge(s)? If you did not agree to the charge, then please ask anyone else in your household/business who may have agreed to the charge, including children, if they agreed to the charge.

Number	Date	Dollar Value	Response
1	9/30/2012	\$9.99	1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No 3 <input type="checkbox"/> Do not recall 4 <input type="checkbox"/> Do not know

Question 3. Prior to receiving this letter, were you aware of at least one of the charges listed above?

- 1 Yes
2 No
3 Do not recall

Question 4. Prior to receiving this letter, were you aware that some companies other than your mobile carrier could bill you for their products and services on your mobile phone bill?

- 1 Yes
2 No
3 Do not recall

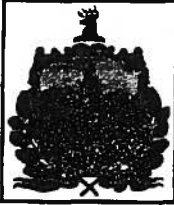
Question 5. Would you be willing to answer follow-up questions from the Attorney General's Office?

- 1 Yes
2 No

Question 6. If you have any additional comments or questions to share with the Attorney General's Office, please use this space. If you do not have any comments or questions, leave it blank.

Instructions: If you have any documents that you would like to share with the Attorney General's Office, please enclose them with this survey in the return envelope. Extra postage may be required. Thank you for your time.

Appendix B



STATE OF VERMONT
OFFICE OF THE ATTORNEY GENERAL
109 STATE STREET
MONTPELIER
05609-1001

Dear Vermonter –

A few weeks ago you should have received a survey about mobile phone charges from the Vermont Attorney General's Office. It is very important that we get as many surveys returned as possible, so we're writing to remind you to return your survey. If you have any questions please call the Public Protection Division at 802-828-5507.

Thanks,

A handwritten signature in cursive script, appearing to read "William H. Sorrell".

William H. Sorrell
Attorney General

Appendix C

Table of Contents

1. Summary of code frequency.....	2
2. Comments organized by codes.....	3
a. Actions Taken.....	3
i. Asked for reimbursement.....	3
1. Did not receive refund as promised.....	3
2. Provider would not refund.....	3
3. Received full refund.....	4
4. Received partial refund.....	6
5. Waiting on refund.....	8
ii. Blocked text messages.....	9
iii. Contacted provider to check on charges but took no further action.....	13
iv. Discontinued number/services.....	13
v. Had difficulties blocking text messages.....	14
b. Interactions with service providers.....	14
i. Brought up other problems with provider.....	14
ii. Had difficulties removing charges.....	15
iii. Hard to tell where charges are from.....	16
iv. Ignored notices about charges on account.....	17
v. Not the first time situation happened.....	17
vi. Provider helpful.....	18
vii. Provider not helpful.....	19
c. Comments for Attorney General.....	19
i. Suggestion to address situation.....	19
ii. Upset/feels taken advantage of.....	20
iii. Wants a response from Attorney General.....	20
iv. Words of thanks to Attorney General.....	23
d. Other.....	26
i. Charges on bill for less than 6 months.....	26
ii. Charges on bill 7-12 months.....	27
iii. Charges on bill for more than a year.....	28
iv. Information about scamming company.....	29
v. Other numbers are affected.....	32
vi. Phone number affected is used by child.....	33

1. Summary of code frequency

Response	Frequency
Blocked text messages	40
Brought up other problems with provider	9
Charges on bill 7-12 months	9
Charges on bill for less than 6 months	14
Charges on bill for more than a year	6
Contacted provider to check on charges but took no further action	4
Did not receive refund as promised	3
Discontinued number/services	3
Had difficulties blocking text messages	9
Had difficulties removing charges	1
Hard to tell where charges are from	15
Ignored notices about charges on account	1
Information about scamming company	38
Not the first time situation happened	8
Other numbers are affected	13
Phone number affected is used by child	29
Provider helpful	6
Provider not helpful	6
Provider would not refund	8
Received full refund	31
Received partial refund	19
Suggestion to address situation	5
Upset/feels taken advantage of	6
Waiting on refund	11
Wants a response from AG	30
Words of thanks to AG	51

2. Comments organized by codes

a. Actions Taken

i. Asked for reimbursement

1. *Did not receive refund as promised*

Code frequency: 3

2118 I discovered the additional charge on my bill and called CARRIER They issued a credit and I've been billed two more times since.

1984 CARRIER billed me at least two times \$9.99. I am in the process of getting them to remove charges. What I understand is that I checked an unsolicited text message. (premium?) thank you.

3288 I received my bill and called and talked to an CARRIER representative and she put a block on these two charges and when I received the following bill item #2 on front of this page was charged to my bill again.

2. *Provider would not refund*

Code frequency: 8

1591 It is very difficult to get these charges removed when you see them. CARRIER cannot remove them. They instruct you to do something with the phone but it's not easy.

1910 The company was not authorized to make the charge, but CARRIER would not listen to me. They said I had to pay the charge.

1293 I was aware of these charges but several months ago I asked my wireless provider to drop them from my bill. I have made 2 attempts to do so, but so far the charge keeps appearing on my monthly bill.

1887 I check my bill thoroughly every month and I saw these charges and called CARRIER to dispute the charges 3 times & my daughter whom I share a plan with called to dispute the charges as well & they tried telling us that it was something we authorized which we did not & never refunded the money. The owner of the phone # REDACTED belongs to me REDACTED and the Phone # that is associated with our plan is my daughter's # of REDACTED REDACTED. We receive one bill for both phones as we share a plan.

1005 I have questioned CARRIER several times about a \$9.99 charge on my bill for premium data- I have not received any answer from them and the charges have not been removed. An authorized dealer of CARRIER services informed me that those were inappropriate charges and I should seek to have them removed.

1713 I went to my CARRIER office about the charge on my bill but because I had not noticed it, even though I check my bills & paid the bill in full, they could not or would not credit me for this charge. I have no way to contact those people for the credit myself. They did not give me the information that showed up on their

computers which I wrote on my copy of the bill enclosed. I know I received a message on my phone that I was going to receive some kind of messaging facts of the day for a fee but if I did not want to get this service to text STOP to a number I don't remember now & got a text telling me I was removed from that service & would not be charged. I did this as soon as I received first message. So I did not get any services for this charge. Even though this number has REDACTED name on it, the number belongs to my phone REDACTED I have had this charged to my name and number on acct. as I am now divorced from REDACTED Please send any other correspondence to this situation to: REDACTED . Enclosed is a copy of my bill w/ charges on it with information of where it originated from. Attachment: Phone Bill

1984 CARRIER billed me at least two times \$9.99. I am in the process of getting them to remove charges. What I understand is that I checked an unsolicited text message. (premium?) thank you.

2040 This phone number is my daughter's cell and she did not understand this was a chargeable/additional service. I called CARRIER and was told I would have to contact "another company" and they could not help me regarding this charge but that I was required to pay it. They said they would put a block on her phone so no new additional charges could occur. However I just received our latest bill and we've been charged again. I contacted the "other company" and was told no further charges would incur. However as stated above, we were charged AGAIN. Not happy!

3. *Received full refund*

Code frequency: 31

2151 I noticed these charges on my cell phone on 2 separate bills. Both times I contacted CARRIER & they waived the charge. On the 2nd occasion, CARRIER put a block on my phone & the other 3 phones on my account. There has been no problem since then.

1564 After receiving this letter I called CARRIER and they agreed to remove the charge from my bill. Thanks.

1955 this \$9.99 charge is listed on my bill as premium messaging. The additional charge was unwanted and we would not have agreed to their additional service if it had been obvious. I do not like that hitting a button on the phone will trigger additional high rate charges. 11/12/12 CARRIER says this is a "get it now" app that came with a picture. My wife tried to cancel but it won't go away. She downloaded a ringtone. All she wanted was a ringtone. CARRIER said they have cancelled it and gave a credit.

1163 I just recently questioned my cell phone carrier about a charge I did not understand on my bill. Apparently it has been there a while. Somehow they said by some txt I sent authorized this charge/plan. I had them take it off and put a block on my phone so it couldn't be accidentally, unknowingly done again.

1512 I am unaware of what these charges are for and intend to contact CARRIER One service listed I had never heard of. I called my wireless service and they blocked this auto charge and credited my account \$19.98.

1453 I called my carrier and they credited me this \$9.99.

1582 The number listed is my wife's number and the 9.99 charge was for premium messaging which she did not agree to and we do not know how or why we got billed. I called CARRIER once I received the bill and they removed the charge right away and put a block on any future charges which we already have on our other 2 phones. We have these same charges years ago when both of my daughters were in college and there too charges were dropped and blocked. CARRIER then said that the charges could have been because a certain number may have been accidentally hit without even knowing it. All previous charges were credited back to our account.

1402 We were not aware of the charge until the month of Nov. 2012. Initially there was some confusion in the household what the charge was for (email, web browsing?). Account holder called CARRIER to ask about charges and was told it was a monthly charge for a "subscription." Phone carrier denies asking for any subscription. CARRIER representative refunded Nov. 2012 and Dec. 2012 charges. On 11/6/12 account holder looked at previous bills and discovered the charge had occurred two previous months. Account holder called CARRIER again on 11/10/12 to make sure a refund had been applied to the previous months. Only two months had been refunded, the last one had to be put on the account. The fourth bill for the month of Dec. had two refunds and one charge, for the month. One refund was on the number that was charged and the second refund was applied to the account under a different number. Overall it works out to being four charges and four refunds. Account holder will be monitoring charges more closely in the future. Attachment: Phone Bill

1784 Once we saw this charge on our cell phone bill, we called CARRIER and they removed this fee.

2083 Q4: I answered "yes" because I was looking at my monthly statements and saw a \$9.99 charge for "premium texting" which I never requested or consented to. I was informed by CARRIER that I must have approved of this charge. My CARRIER statements had the \$9.99 charge for "premium texting" for 5 months in a row. It took two calls to customer service to have them remove the charges, which they reluctantly did.

1732 I called the company about the charges. They claimed it was for a ringtone which my daughter who has the phone says he did not order. The charges were removed. Thank you.

1984 CARRIER billed me at least two times \$9.99. I am in the process of getting them to remove charges. What I understand is that I checked an unsolicited text message. (premium?) thank you.

3071 The phone belongs to our daughter. She, nor us agreed to have our phone bill charged for anything. When we noticed the charges on our bill, we went directly to CARRIER our carrier. They agreed to remove these charges from our bill.

3157 I called and spoke with an CARRIER rep on the morning of Nov. 9th and she was helpful in removing the charge as well as a refund for the past 2 months of that charge. She explained sometimes when purchases are made online using that cell number companies can use it to assign subscriptions. Thank you for making us aware

3158 My phone co, did give me a credit on all unknown charges.

3185 We noticed the suspicious charge and contacted CARRIER and had it removed.

3250 The following month (October 2012) my account was credited the amount of the two charges. So, even though I didn't know what the charges were for, I have since been reimbursed by CARRIER. All is well here. I have no complaints

3272 Just before I received this letter, I reviewed my bill with CARRIER because the cost was increasing. It was then that I became aware of these charges. CARRIER removed them from my service and credited my bill. Thank you for addressing this matter.

3291 I called CARRIER and they have installed a block and they refunded the \$19.98.

3353 A number of our firm's cell phones had charges like this appear on the invoice. All were unauthorized. We contacted the carrier (CARRIER we use and all charges were removed. However, the appearance of unauthorized charges is a growing problem that can easily be overlooked by the consumer when paying their bill. We support the Attorney General's efforts to minimize or better yet, eliminating the possibility of such illegal practices continuing in the future.

3368 Greatly appreciate this notice!! Can't thank you enough! Because of your letter I was able to get last month & this month's charges reversed. Thank you again! CARRIER told me "You have to be very careful"

3440 The charge is for "CARRIER Navigator". There was a free trial offer with authorize monthly charges after. I learned about this by calling CARRIER & having the charges removed. We did not authorize these charges.

3563 Call CARRIER account credited for two months of charges with no questions asked.

3581 I called my carrier and they tool the charges off and then put a block on all my phones to prevent this happening again. I have to put in a password in order for any purchases from any one can be added.

3615 Some or all of these charges were credited on my account after I discussed the matter with CARRIER CARRIER

3812 I notified company that I did not authorize or agree with charge. I contacted provider to deduct charges I did not authorize nor had use for

3835 both of these instances my husband received text messages offering a service. The message stated if not interested text STOP in return. He claimed to have done so - and was unaware of charges until seen on our phone bill. Both times we contacted our carrier and had fee removed.

3867 I have been in touch with CARRIER & they refunded the charge & added a free password to be used for all purchases so that we will have to enter this password before any charges can be made for purchases.

3980 I did notice these same charges for the month of October. I called CARRIER and they did remove them. I was not aware of them other months.

4116 Thanks for letting me know of these charges. I'll follow up with CARRIER CARRIER I called CARRIER CARRIER on Nov. 8 at 4:30 PM. They refunded \$19.98 and put a block on my phone so it won't happen again. Thanks. For letting know. Attached: 8/25/12 - 8/28/12, 9/29/12 - 10/28/12 billing statements

4123 I have phoned and spoke with CARRIER after receiving this and talking with my husband (the line the charges were on). CARRIER removed the charges. My husband does not know how he incurred them. CARRIER did - upon my request - Show - tell me how to go online and see instruction site for the phone style my husband has. My husband is computer illiterate.

4. Received partial refund

Code frequency: 19

1796 My cycle ends on the 18th of each month. I changed my plan, cycle Aug 19-Sept 18, on or about halfway thru my cycle on the assumption that I could back off to the start of my cycle so as not to be charged 1st half and 2nd half access fees. When I got my bill it was \$554.90. Bill date Sept 18 and my next bill is 237.00 bill date Oct 18. The reason I know about \$9.99 charge is I went to CARRIER CARRIER, and I found another 15.00 charge that we fixed and the Rep REDACTED found the 9.99 charges and deleted them. Which I knew nothing of. Is \$791 for back to back bill was/is unnecessary? Why would I proceed knowing that? Again I changed my plan at the time trusting I would or could not pay large extra fees or double access fees etc. My bill consists of 13SHTS for the \$554.90 charge. I also bought a jetpac I took back and had to get charges changed. Please advise. Thank you. REDACTED

2127 I called CARRIER on 11/14/12 to inquire about these charges after receiving your letter. They informed me the charges were from Diet Markers Alert, short code 27918. They explained to me what this is, and blocked my phone from being able to receive them anymore. They are also crediting my account \$9.9 for the 9/20/12 charge but refused to credit my account for the 8/20/12 charge.

1309 I noticed this charge on my Oct. bill but thought it was because I was getting more photos than normal since we have a new grandchild this year. When your letter arrived, I pulled out the old statements and called CARRIER. They said they have nothing to do with this. They gave me credit for the Oct. one but said they could not credit more than one. CARRIER put a block on both my phone and my husband's so they cannot ever charge us again. CARRIER instructed me to a text 71573 and type in stop. I did and got a unsubscribe notice back. CARRIER said if there was any contact info in that text to call CARRIER back, but of course there was not.

1071 I did call CARRIER. They will credit one charge of \$9.99. They state this was text messaging in which we did not have on our phone. These messages were sent to us, not answered. They said they could not refund the other \$9.99 plus \$4.40 charged. We have cancelled our services.

1905 My son thought that he was downloading a free ring tone. He was unaware he was committing to ongoing charges. I called the cell phone service because I didn't know what the charge was for. They told me how to stop the charge & deleted one of the charges.

1482 Called CARRIER. They issued back a credit for 3 mo., the charges evidently had been going on for a year. The charge was for a special ringtone which we never had or requested. Thank you.

1715 This happened before. Two months in a row. We didn't catch the first time, but we did the second time. We called CARRIER and they took off 1 or both charges, I can't remember which. I almost think it was the 2nd charge because we hadn't paid the bill yet. I'm pretty sure that the 1st charge stayed because it wasn't caught in time. Do we have to worry that this has been going on all along? I miss it on the bill. Very sneaky and slippery. We never did get any money refunded I found out. I received a "quote of the day" text over a random period of time for a couple of months. I wondered why I was getting this and scrolled down and found an unsubscribe tab and typed in STOP. I did that & a message came back that I was now unsubscribed, but I never signed up for it in the first place. I called CARRIER & they said the charges stopped. This is so illegal. Hope you can do something. Once the charge you, you can't get it back.

1988 I called to discuss this & was told my daughter had requested this additional service. - She is a student at REDACTED. She has told me this was not the case. I told CARRIER to cancel that service. It appeared again on the next month's bill. I called back & complained about it reappearing and after a conversation about it they agreed to credit the account for the 2nd month. We were charged for the August 6th bill. Thank you for contacting me

1533 I called CARRIER about these charges \$9.99. It happened twice they said they put a block in all three of the numbers on my bill and it wouldn't happen again. It did happen again one more time in Oct. they (CARRIER) took care of the charges this time.

1964 I have more charges since August & September, CARRIER whom is my phone provider would only credit me for November, I want to know how these charges that I did not agree to will be credited back to me.

1984 CARRIER billed me at least two times \$9.99. I am in the process of getting them to remove charges. What I understand is that I checked an unsolicited text message. (premium?) thank you.

3001 After reviewing your letter I received our bills. I called CARRIER and I spoke with a representative that went back 60 days and was to refund \$39.96 worth of disputed charges. She stated she placed a block on this account for this type of purchase going forward. From February 2012 to 09/09/12 we have accumulated \$219.78 in

charges for downloads that were not intentionally subscribed to. I have attached documentation for your reference. Attached: email and bills march thru August 2012

3175 I found I have been charged since 3/2012 tile present for this charge. I contacted CARRIER to complain - They say they can only credit me 3 months back.

3219 My bill said 9/14 application sub CARRIER 9.99. What does this mean? Thank you for bringing this to our attention/ 8/4 same charges says CARRIER monthly subscription. What does this mean? 10/4 I also have a charge of 9.99. Actually this charge has been on my bill every month since Feb of 2012. The copy of the bill I am enclosing. The same charge applies to every bill since Feb of 2012. I called CARRIER customer service. They would only credit my bill for the last 2 months even though I never authorized these charges. Attached: 9/15/12 - 10/14/12 billing statement.

3277 Once before I had to notify CARRIER about a number of charges on my bill that I had not authorized and was unaware of. They did reverse most of the charges for me.

3385 I just noticed these charges to my children's phones! For navigation they don't even have their licenses. I spoke with CARRIER they took 2 months off for both children - \$9.99 each month for each child. They said they can only go back 2 months!??

3794 Called CARRIER they resolved some of the charges did not realize there were more charges and will be placing a call to CARRIER This cell phone is in the possession of a minor and she does not authorize any charges. I am the owner of the phone and the owner of the plan

3826 My bill is automatically paid through my bank. Don't go thru e-statements every month. This line isn't used anymore. Checked w/CARRIER & charges had started in March - May then again Aug - Nov. CARRIER would only credit back 2 months.

4015 I called CARRIER about the charges & they said it was a company called "Eagle Web". They have never heard of them before. Unfortunately, they could only dispute the charge 60 days back. So they couldn't dispute 2 of them. I am now watching my bill very close. Please keep me posted on any updates. I'm curious if they can get access to our personal info, ss, dob, etc.

5. Waiting on refund

Code frequency: 11

1666 I called CARRIER and questioned them about these charges. They told me they were from an outside company (maybe jumster 7) and that I might not know about it. CARRIER is returning me the money and putting a block on my daughters phone for these products

1228 The charges are being reversed, it was added by mistake when I was accessing a free GPS download. I have had conversations with REDACTED regarding this problem. I am willing to reimburse the state if she doesn't /isn't able to fix the deletion of this unauthorized program. I am willing to sit down with anyone regarding this matter and very sorry for the inconvenience.

1869 First saw charges in Oct. called CARRIER and really could not get an explanation of what it was specifically. Noticed additional charges on Oct. bill and called CARRIER on 11/5. Was told that on this phone it was related to messages from "Hey Mob Alerts" and "Choose your I.Q.". Neither we recalled and were told by CARRIER next time you have to "message back stop" and that would prevent it in the future. I have charges in addition to the ones in this letter including \$19.98 in 9/19 - 10/18 period. I cannot find any specific info. On line on my account

bill that indicated what it is other than data-premium messaging current charges. Contacted CARRIER again tonight 11/8 and they advised how to block the messages and said they would credit our account for those charges. Not sure how much will be credited as the credit isn't showing up yet as of 11/9. I have copies of CARRIER statements (billings) if needed.

2192 We called CARRIER upon receiving this letter, and discovered we were being charged \$9.99 each month (4 months so far) by a "third party". CARRIER referred to third party as "Ring tone co." CARRIER said they would credit is the \$9.99 x 4 and "block" the ringtone charge.

1023 Thank you. I had no idea. I called CARRIER today and they said they would issue me a credit.

1984 CARRIER billed me at least two times \$9.99. I am in the process of getting them to remove charges. What I understand is that I checked an unsolicited text message. (premium?) thank you.

3178 Your letter prompted us to go back and review invoices from our carrier CARRIER. We found that this activity has been taken place since April 2011. We contacted CARRIER and have a case number where we will be credited for these charges. In some cases, charges of this type were even applied to all cards. Attached 8/27/11-9/26/11 and 9/24/12 - 10/12/12 billing statements.

3595 I did not realize there was a charge in August until I received a text message in Sept saying it was being renewed for another month. I never used the service & went to the CARRIER site to tell them that it was unauthorized & not to charge my account. Also asked for the first fee to be refunded.

3975 I spoke with CARRIER. Navigator was being billed without authorization. They explained this is not an CARRIER service. My refund is in the mail. Thank you.

3988 I spoke with my daughter, a college student, and she indicated that she would not have knowingly downloaded the CARRIER Navigator "app". If she needs directions - accesses the internet and uses Mapquest. We keep our bills for 1 year before shredding them. After reviewing my CARRIER cell phone bills - I've found that we've been being charged 9.99 each month for this past year (since Nov 2011). I suspect we've probably been paying that fee even longer but we've no way to prove it since we shredded our 2011 utility/phone bills. I called CARRIER and they've issued a 110.00 credit to my account - which should appear on my January 2013 bill. I also put a "parental lock" on our CARRIER account so that no "apps" can be downloaded without my knowledge / notification.

4005 I cancelled REDACTED around August 2012 and to date am being billed for Nov Charges of \$162.22. they said they would credit \$119.00 but that was all they could do. I feel I should be credited Set & Oct also. Attached: July 1 - 31, August 1 - 31, October 1 - 31, Nov 1 - 30 statements

ii. Blocked text messages

Code frequency: 40

1980 I am still not aware of what company charged the phone. This is my son's phone but he is pretty careful about things like this. We ran into this same situation a couple years ago when he first for his phone & we blocked premium texting so I don't know how we got "un-blocked".

1694 On Sept. 8, 2012, I googled for what was advertised as a free ringtone on my mobile Nine. It did not download the ringtone I requested and it was not until I received your note that I realized this company had charged \$9.99 a month for the last two months. I called my phone carrier to learn how to unsubscribe. CARRIER indicated they had received a number of complaints on this company. Thank you for letting me know of this scam. I would be glad to be contacted further on this issue.

2127 I called CARRIER on 11/14/12 to inquire about these charges after receiving your letter. They informed me the charges were from Diet Markers Alert, short code 27918. They explained to me what this is, and blocked my phone from being able to receive them anymore. They are also crediting my account \$9.9 for the 9/20/12 charge but refused to credit my account for the 8/20/12 charge.

1666 I called CARRIER and questioned them about these charges. They told me they were from an outside company (maybe jumster 7) and that I might not know about it. CARRIER is returning me the money and putting a block on my daughters phone for these products.

1309 I noticed this charge on my Oct. bill but thought it was because I was getting more photos than normal since we have a new grandchild this year. When your letter arrived, I pulled out the old statements and called CARRIER. They said they have nothing to do with this. They gave me credit for the Oct. one but said they could not credit more than one. CARRIER put a block on both my phone and my husband's so they cannot ever charge us again. CARRIER instructed me to text 71573 and type in stop. I did and got a unsubscribe notice back. CARRIER said if there was any contact info in that text to call CARRIER back, but of course there was not.

1155 I was unaware that there was a subscription to this service. I cancelled it as soon as I received this letter. If there actually was a subscription, I looked it up and found it was dada.net.

1449 I was also billed 9.99 on my October bill as I did not catch the additional 9.99 before. I contacted CARRIER on approx. 11/5 and was guided through how to cancel this phone application which we are not sure of how was ordered. It is possible that my 3 year old granddaughter was pushing buttons on the phone but very unlikely. This same thing happened on one of my other cell phones approx. 6 months ago. I am certain that this one was not authorized by a family member. REDACTED

1991 My phone bill is paperless, a text tells me the bill is due, I pay it. I checked with CARRIER they said this company has been charging \$9.99 since February of this year. We had no idea this was happening. I instructed CARRIER to block anyone but CARRIER to add charges to my bill.

1054 I was able to call our cell phone carrier to inquire about the charge. They very willingly suggested that we could place a block on the phones to prevent future charges.

2060 re Q1: No, at least not knowingly. Q2: I had seen the charge, but didn't question it because teenagers do sometimes make purchases. After receiving this survey I questioned it and learned they had not ordered or subscribed to it knowingly. Q6: I have contacted my carrier. They informed me that the unintended subscription may have been part of a Facebook advertisement that included a survey and/or prize giveaway. I have asked my carrier to block all such purchases.

1869 First saw charges in Oct. called CARRIER and really could not get an explanation of what it was specifically. Noticed additional charges on Oct. bill and called CARRIER on 11/5. Was told that on this phone it was related to messages from "Hey Mob Alerts" and "Choose your I.Q.". Neither we recalled and were told by CARRIER next time you have to "message back stop" and that would prevent it in the future. I have charges in addition to the ones in this letter including \$19.98 in 9/19 - 10/18 period. I cannot find any specific info. On line on my account bill that indicated what it is other than data-premium messaging current charges. Contacted CARRIER again tonight 11/8 and they advised how to block the messages and said they would credit our account for those charges. Not sure how much will be credited as the credit isn't showing up yet as of 11/9. I have copies of CARRIER statements (billings) if needed.

2192 We called CARRIER upon receiving this letter, and discovered we were being charged \$9.99 each month (4 months so far) by a "third party". CARRIER referred to third party as "Ring tone co." CARRIER said they would credit is the \$9.99 x 4 and "block" the ringtone charge.

1905 My son thought that he was downloading a free ring tone. He was unaware he was committing to ongoing charges. I called the cell phone service because I didn't know what the charge was for. They told me how to stop the charge & deleted one of the charges.

2151 I noticed these charges on my cell phone on 2 separate bills. Both times I contacted CARRIER & they waived the charge. On the 2nd occasion, CARRIER put a block on my phone & the other 3 phones on my account. There has been no problem since then.

1511 My understanding from CARRIER when I questioned the charges was that "you had to be very careful" on websites that asked for your cell number. This number is a cell phone I pay for on behalf of my mother. They told me she probably signed up for something. I had no way to dispute it, so I paid it and now block all texts on her phone so she doesn't continue to get these "premium texts."

1833 More than once I was charge for something on my cell phone or one of my families cell phone. I was told by CARRIER if a text or a call comes into my phone, I can be charged for services I did not request. I since have put a stop to all these numbers that can charge me without my consent. CARRIER should be responsible for blocking these calls - no me.

1955 this \$9.99 charge is listed on my bill as premium messaging. The additional charge was unwanted and we would not have agreed to their additional service if it had been obvious. I do not like that hitting a button on the phone will trigger additional high rate charges. 11/12/12 CARRIER says this is a "get it now" app that came with a picture. My wife tried to cancel but it won't go away. She downloaded a ringtone. All she wanted was a ringtone. CARRIER said they have cancelled it and gave a credit.

1163 I just recently questioned my cell phone carrier about a charge I did not understand on my bill. Apparently it has been there a while. Somehow the said ny some txt I sent authorized this charge/plan. I had them take it off and put a block on my phone so it couldn't be accidently, unknowingly done again.

1512 I am unaware of what these charges are for and intend to contact CARRIER One service listed I had never heard of. I called my wireless service and they blocked this auto charge and credited my account \$19.98.

1582 The number listed is my wife's number and the 9.99 charge was for premium messaging which she did not agree to and we do not know how or why we got billed. I called CARRIER once I received the bill and they removed the charge right away and put a block on any future charges which we already have on our other 2 phones. We has these same charges years ago when both of my daughters were in college and there too charges were dropped and blocked. CARRIER then said that the charges could have been because a certain number may have been accidentally hit without even knowing it. All previous charges were credited back to our account.

1533 I called CARRIER about these charges \$9.99. It happened twice they said they put a block in all three of the numbers on my bill and it wouldn't happen again. It did happen again one more time in Oct. they (CARRIER took care of the charges this time.

2153 I have been paying g the charge for quite sometime not knowing what it was for. I recently called and they indicated it was for a game. I immediately asked then to delete it, as I was not aware of purchasing such a thing. I didn't ask them to delete the charges but wanted to.

1971 I contacted CARRIER for the August charge. I have had to block premium text messages as well as pictures as these cost up to \$9.99/per text. I learned that emoticons such as :) are charged as pictures. I have had to scrutinize my bills and for the most part CARRIER is responsive but the task & the calls are cumbersome.

1356 I get text messages from unsolicited companies. I asked CARRIER to block these companies from texting me. One of the companies were charging me \$14.00 I think. I responded "Not Interested" so I was charged. CARRIER said I have to respond "STOP" in my response text message or I am going to be paying for these text messages. So you have my help if you need it. Also REDACTED has same issues.

2093 The charges were for premium messaging that I believe were related to a ringtone I bought a year ago. I didn't realize at the time that they might be renewals. I've since blocked premium messaging on my phone.

3001

After reviewing your letter I received our bills. I called CARRIER and I spoke with a representative that went back 60 days and was to refund \$39.96 worth of disputed charges. She stated she placed a block on this account for this type of purchase going forward. From February 2012 to 09/09/12 we have accumulated \$219.78 in charges for downloads that were not intentionally subscribed to. I have attached documentation for your reference. Attached: email and bills march thru August 2012

3171 I have recently cancelled this charge. I am not sure when/what initiated it.

3222 Jamster billed me \$9.99/mo. I do not recall subscribing to any monthly service from Jamster. I texted stop to the Jamster number (755-55) and was told there was no active plans. I did that on 11/8/12 @ 7:00 PM.

3291 I called CARRIER and they have installed a block and they refunded the \$19.98.

3294 Don't know when or how it was done or what it is. Have gotten it stopped now.

3504 I became aware when I went into CARRIER on an unrelated matter and I believe I was able to block this kind of charge on all 3 phones. Can I get the \$ back?

3551 Thanks for pointing these charges out. We cancelled them this morning.

3581 I called my carrier and they tool the charges off and then put a block on all my phones to prevent this happening again. I have to put in a password in order for any purchases from any one can be added.

3595 I did not realize there was a charge in August until I received a text message in Sept saying it was being renewed for another month. I never used the service & went to the CARRIER site to tell them that it was unauthorized & not to charge my account. Also asked for the first fee to be refunded.

3807 I have seen charges like this before on my bills and I usually call CARRIER and ask them to stop the charge. When someone in my family purchases a download or ringtone or game sometimes they don't realize they are actually subscribing to something. I saw this charge in early September and called to have it stopped.

3867 I have been in touch with CARRIER & they refunded the charge & added a free password to be used for all purchases so that we will have to enter this password before any charges can be made for purchases.

3988 I spoke with my daughter, a college student, and she indicated that she would not have knowingly downloaded the CARRIER Navigator "app". If she needs directions - accesses the internet and uses Mapquest. We keep our bills for 1 year before shredding them. After reviewing my CARRIER cell phone bills - I've found that we've been being charged 9.99 each month for this past year (since Nov 2011). I suspect we've probably been paying that fee even longer but we've no way to prove it since we shredded our 2011 utility/phone bills. I called CARRIER and they've issued a 110.00 credit to my account - which should appear on my January 2013 bill. I also put a "parental lock" on our CARRIER account so that no "apps" can be downloaded without my knowledge / notification.

4047 CARRIER was very helpful in taking the charges off my bill and putting a block on so we would not get further charges.

4116 Thanks for letting me know of these charges. I'll follow up with CARRIER cell. I called CARRIER cell on Nov. 8 at 4:30 PM. They refunded \$19.98 and put a block on my phone so it won't happen again. Thanks. For letting know. Attached: 8/25/12 - 8/28/12, 9/29/12 - 10/28/12 billing statements

4192 Thank you for looking into this matter. We had no idea of these charges and since have had a block put on the lines you may reach me at REDACTED if need be. I am the manager who pays the phone bills.

iii. Contacted provider to check on charges but took no further action

Code frequency: 4

1542 When inquiring with CARRIER they told me that text messages are coming from Choser IQ and my mobile 9. I mostly only get messages from my daughter and ignore anything else. I find this very upsetting. I live on very limited income. I am 62 years old and work 2 jobs to make ends meet. I am also responsible for caring for my 91 yr old mother, sick sister and helping pick up my grandchildren after school. Therefore I have not paid attention to detailed billing, which is a mistake on my part. I still do feel like I have been taken advantage of. Enclosed are copies of bills w/ extra charges which is 19.98 per month. I would appreciate a response back! Attachment: Phone Bill

1820 I "questioned" these charges at the time, but paid them to avoid late charges/fees. They were listed as "data" charges, and had not previously appeared.

1746 We became aware once we called inquiring why there was this extra charge. Still am not clear as to what was done. But paid the bill to keep our credit & phones :(Even our 16 yo son isn't clear on this!!

1511 My understanding from CARRIER when I questioned the charges was that "you had to be very careful" on websites that asked for your cell number. This number is a cell phone I pay for on behalf of my mother. They told me she probably signed up for something. I had no way to dispute it, so I paid it and now block all texts on her phone so she doesn't continue to get these "premium texts."

iv. Discontinued number/services

Code frequency: 3

1071 I did call CARRIER They will credit one charge of \$9.99. They state this was text messaging in which we did not have on our phone. These messages were sent to us, not answered. They said they could not refund the other \$9.99 plus \$4.40 charged. We have cancelled our services.

1679 I was not aware of these charges. I have since discontinued this number.

3845 I did not catch it on my bills until last month. I addressed CARRIER and they took it off my bill. I no longer have CARRIER as my cell phone provider.

v. **Had difficulties blocking text messages**

Code frequency: 3

2083 Q4: I answered "yes" because I was looking at my monthly statements and saw a \$9.99 charge for "premium texting" which I never requested or consented to. I was informed by CARRIER that I must have approved of this charge. My CARRIER statements had the \$9.99 charge for "premium texting" for 5 months in a row. It took two calls to customer service to have them remove the charges, which they reluctantly did.

3587 I continuously ask my phone company to stop this monthly charge. I am still receiving this charge to date. I have even put a block on this line for a monthly or one time purchases and it is still being charged to my account.

3949 Unfortunately, I do not look over my bill summary but I have noticed a great increase on my bills. I pay everything over the phone through a voice automated system. I have noticed my phone bill was getting higher, but unfortunately my phone is now shut off.

b. **Interactions with service providers**

i. **Brought up other problems with provider**

Code frequency: 9

1930 I do not understand why any cellphone carrier charges people 3 or 4 taxes on the bill for cellphones; or charge the customer extra on a cellphone bill. I see in my bill it never goes down I think they add what I send in then subtract. My husband need a different phone because of his eye sight is getting bad do to diabetes and he got the new phone better for him, CARRIER would not turn off the other phone he could not use but charge \$30 a month for 2 yrs and it is the drawer not being use and charge use the \$30 month. I think they are not fair to customers.

1783 I am responding to this letter for my son REDACTED He is in the Marine Corp in REDACTED REDACTED In the past year he was deployed in the middle east and asked to have his phone shut off during his deployment. They only shut off part of his service and charge his for the seven months that he was out of country. This company is a embarrassment to us all. Thank you for your support and concern.

1529 I recently contacted CARRIER & CARRIER because what was supposed to be \$140 a month, never has been. I informed them I do not want to be charged for anything else I don't agree to, they said they had no control. When I decided to go with CARRIER I was told my bill would be roughly \$140. My 1st bill was \$247.00 and the second \$180, so on. I called and questioned this they said they had no control (CARRIER they also informed me if I went by the texts I receive from them "you have used 72% of your data & stopped using my data at the time. I may still go over because "other" usage.??

2102 Q2: I do not recall agreeing to any additional charges. Q6: Honestly the CARRIER phone bill is about "87" pages long and I didn't routinely go over it every month. I simply pay the total. I guess I should be more careful. Seems they make it long & complicated to screw people over.

1782 In May/June 2013 I spoke with CARRIER about why my bill was so high. They ended up crediting me \$40+ dollars of unnecessary charges on that one bill only. Bill is still too high for only having a cheap phone and no Data Package. \$100+ a month. Living on a very fix income (S.S.) I may end up getting a tracfone and paying \$20 a month for minutes. Do not have internet now but can go get a printout of prior bills.

1391 I find these bills very confusing to read. We never use all our minutes, but the amount due changes every month. But I am unable to make sense of any of the changes.

2084 **CARRIER** rates are incredibly high.

3213 I had really bad luck with **CARRIER** They deleted my son voice on my phone this spring very sentimental because he passed away Oct. 8, 11 was very precious to me. It was very unfair will never hear his voice again and they didn't even care.

3746 I also believe the wireless phone carriers misrepresent the true cost of a plan. Our plan is advertised at \$60 a month when in reality it is about \$150 a month. After the second time this line had a charge placed on it, **CARRIER** offered to prevent this from happening. So far since then we have not seen an unauthorized charge.

ii. Had difficulties removing charges

Code frequency: 7

1591 It is very difficult to get these charges removed when you see them. **CARRIER** cannot remove them. They instruct you to do something with the phone but it's not easy.

1009 I may have looked at photo tips on a website at one point, then received charges, which I just became aware of when I looked at my bill rather than just pay it. I receive annoy texts about photo tips, tried to stop these probably a year ago. I was unsuccessful at blocking these texts. I probably have paid for more than a year, maybe more than 2 years without knowing. I don't even take photos, except occasionally with my phone. Thanks for going after these guys

1647 As a customer we have choices given to us regarding phone plans. Receiving texts & calls from companies that are soliciting is wrong! Especially if we are forced to pay for them. My phone company has blocked my number, yet some how I still receive these solicitations messages! Let's try and see how we can better handle this situation. Thanks!

1251 I believe this is for "PREDICTO" they try every Friday by texting. Most of the time I am able to avoid the charge by not opening the text. Sometimes I accidentally open the text. I was not aware that I opened the "PREDICTO" text on 8/17 or 9/17, so it was accidental. I tried calling **CARRIER** on this a year ago but was told I needed to contact "PREDICTO" which I did not know how to do. So, I decided to not open their texts anymore, but I guess I accidentally did it.

1519 We don't know what these charges are for. We keep getting random phone calls. **CARRIER** was supposed to stop them, but they keep calling.

1855 I am enraged by this sort of fraud. I see that I continue to be charged \$9.99/month for "premium messaging" that I ordered **CARRIER** to block. It took me calling **CARRIER** & speaking with an associate to learn what this was. **CARRIER** should not have allowed this.

2040 This phone number is my daughter's cell and she did not understand this was a chargeable/additional service. I called **CARRIER** and was told I would have to contact "another company" and they could not help me regarding this charge but that I was required to pay it. They said they would put a block on her phone so no new additional charges could occur. However I just received our latest bill and we've been charged again. I contacted the "other company" and was told no further charges would incur. However as stated above, we were charged AGAIN. Not happy!

iii. Hard to tell where charges are from

Code frequency: 15

1170 This is my son's phone. He does use it to look up things on the internet and for texting. I'm not sure if these charges are actually from CARRIER

2065 I knew companies could put their charges on the phone bill. What I didn't know is that if they put one there then they would put it there for each month if I did not specifically stop them. The originating company of the charge is not listed not is the phone number so I can't quickly inquire about the charge. Even the money grubbing credit cards at least do that. Thank you for looking into this.

1980 I am still not aware of what company charged the phone. This is my son's phone but he is pretty careful about things like this. We ran into this same situation a couple years ago when he first for his phone & we blocked premium texting so I don't know how we got "on-blocked".

1309 I noticed this charge on my Oct. bill but thought it was because I was getting more photos than normal since we have a new grandchild this year. When your letter arrived, I pulled out the old statements and called CARRIER They said they have nothing to do with this. They gave me credit for the Oct. one but said they could not credit more than one. CARRIER put a block on both my phone and my husbands so they can not ever charge us again. CARRIER instructed me to a text 71573 and type in stop. I did and got a unsubscribe notice back. CARRIER said if there was any contact info in that text to call CARRIER back, but of course there was not.

1292 I was probably billed for several other \$9 charges over several months. I have no idea who the individual or company is that scammed me. Note: REDACTED -Not REDACTED Recently corrected with CARRIER

1648 I also have phone number REDACTED in my household that also has had numerous 9.99 charges that I am not aware where they are coming from.

1869 First saw charges in Oct. called CARRIER and really could not get an explanation of what it was specifically. Noticed additional charges on Oct. bill and called CARRIER on 11/5. Was told that on this phone it was related to messages from "Hey Mob Alerts" and "Choose your I.Q.". Neither we recalled and were told by CARRIER next time you have to "message back stop" and that would prevent it in the future. I have charges in addition to the ones in this letter including \$19.98 in 9/19 - 10/18 period. I cannot find any specific info. On line on my account bill that indicated what it is other than data-premium messaging current charges. Contacted CARRIER again tonight 11/8 and they advised how to block the messages and said they would credit our account for those charges. Not sure how much will be credited as the credit isn't showing up yet as of 11/9. I have copies of CARRIER statements (billings) if needed.

1656 I am guilty of paying both bills without reviewing them. When I pulled both bills, I saw that each of them have a charge of \$9.99 identified as "Data." I do not know what "data" represents and if it was not charged by CARRIER I do not know who the charge was from.

1448 Reviewing my cell phone bill I now see a \$9.99 charge- Not every month under "Data"- Premium Messaging This is a different category from messaging-?

1519 We don't know what these charges are for. We keep getting random phone calls. CARRIER was supposed to stop them, but they keep calling.

1713 I went to my CARRIER office about the charge on my bill but because I had not noticed it, even though I check my bills & paid the bill in full, they could not or would not credit me for this charge. I have no way to contact those people for the credit myself. They did not give me the information that showed up on their

computers which I wrote on my copy of the bill enclosed. I know I received a message on my phone that I was going to receive some kind of messaging facts of the day for a fee but if I did not want to get this service to text STOP to a number I don't remember now & got a text telling me I was removed from that service & would not be charged. I did this as soon as I received first message. So I did not get any services for this charge. Even though this number has REDACTED name on it, the number belongs to my phone REDACTED I have had this charged to my name and number on acct. as I am now divorced from REDACTED Please send any other correspondence to this situation to: REDACTED . Enclosed is a copy of my bill w/ charges on it with information of where it originated from. Attachment: Phone Bill

3084 I noticed that our monthly bill increased and tried to find out why the increase. The billing statement does not show a good breakdown as to how the monthly figure is calculated.

3171 I have recently cancelled this charge. I am not sure when/what initiated it.

3294 Don't know when or how it was done or what it is. Have gotten it stopped now.

4060 I would like to know, what the charges are and who billed them. It is difficult for me to correctly answer or help if I don't have all the information needed to help you.

iv. Ignored notices about charges on account

Code frequency: 1

1442 I have received several emails that indicated something related to our over all family account. I asked my wife because no number was indicated, if our children has "exceeded the account?" She indicated she asked the "non adult" children if they were texting or sending photos. Response was negative. So, I treated the emails as a scam and deleted them. They may be in my delete file and of so, I will print out and send.

v. Not the first time situation happened

Code frequency: 8

1980 I am still not aware of what company charged the phone. This is my son's phone but he is pretty careful about things like this. We ran into this same situation a couple years ago when he first for his phone & we blocked premium texting so I don't know how we got "on-blocked".

1449 I was also billed 9.99 on my October bill as I did not catch the additional 9>99 before. I contacted CARRIER on approx. 11/5 and was guided through how to cancel this phone application which we are not sure of how was ordered. It is possible that my 3 year old granddaughter was pushing buttons on the phone but very unlikely. This same thing happened on one of my other cell phones approx. 6 months ago. I am certain that this one was not authorized by a family member. REDACTED

1715 This happened before. Two months in a row. We didn't catch the first time, but we did the second time. We called CARRIER and they took off 1 or both charges, I can't remember which. I almost think it was the 2nd charge because we hadn't paid the bill yet. I'm pretty sure that the 1st charge stayed because it wasn't caught in time. Do we have to worry that this has been going on all along? I miss it on the bill. Very sneaky and slippery. We never did get any money refunded I found out. I received a "quote of the day" text over a random period of time for a couple of months. I wondered why I was getting this and scrolled down and found an unsubscribe tab and typed in STOP. I did that & a message came back that I was now unsubscribed, but I never signed up for it in the first

place. I called CARRIER& they said the charges stopped. This is so illegal. Hope you can do something. Once the charge you, you can't get it back.

1722 It is my feeling these companies doing this subtle bullying should have to close their doors. Taking money this way is called "stealing". I receive my bills online and will look for the extra charges. Awhile back I had to call CARRIER to have them remove unauthorized charges.

1582 The number listed is my wife's number and the 9.99 charge was for premium messaging which she did not agree to and we do not know how or why we got billed. I called CARRIERonce I received the bill and they removed the charge right away and put a block on any future charges which we already have on our other 2 phones. We has these same charges years ago when both of my daughters were in college and there too charges were dropped and blocked. CARRIERthen said that the charges could have been because a certain number may have been accidentally hit without even knowing it. All previous charges were credited back to our account.

1456 We have had this happen before. I will be disputing these charges. It's not right.

3277 Once before I had to notify CARRIERabout a number of charges on my bill that I had not authorized and was unaware of. They did reverse most of the charges for me.

3338 The prior month we had 3 charges @ \$9.99 each that had not been authorized. Even though prior to this we had put blocks on our lines to prevent these charges. I also think it's unfair of CARRIERto charge a data fee of \$2.00 when they claim the user must have accidentally tried to access the web. We pay \$8-10 per month I these fees. I feel a min. time should be set up prior to a fee being allowed.

vi. Provider helpful

Code frequency: 6

1055 I called CARRIERand they said there were links on web pages that were sent our info to these places and were very helpful in resolving the issue. We are now much more careful where we enter our phone number.

1509 I became aware of the charges when I examined my bill. I called CARRIERto find out what this was on both occasions. A CARRIERrep. advised me on what I needed to do to avoid further charges.

1971 I contacted CARRIERfor the August charge. I have had to block premium text messages as well as pictures as these cost up to \$9.99/per text. I learned that emoticons such as :) are charged as pictures. I have had to scrutinize my bills and for the most part CARRIERis responsive but the task & the calls are cumbersome.

3157 I called and spoke with an CARRIERrep on the morning of Nov. 9th and she was helpful in removing the charge as well as a refund for the past 2 months of that charge. She explained sometimes when purchases are made online using that cell number companies can use it to assign subscriptions. Thank you for making us aware.

3563 Call CARRIER account credited for two months of charges with no questions asked.

4047 CARRIERwas very helpful in taking the charges off my bill and putting a block on so we would not get further charges.

vii. Provider not helpful

Code frequency: 6

1251 I believe this is for "PREDICTO" they try every Friday by texting. Most of the time I am able to avoid the charge by not opening the text. Sometimes I accidentally open the text. I was not aware that I opened the "PREDICTO" text on 8/17 or 9/17, so it was accidental. I tried calling CARRIER on this a year ago but was told I needed to contact "PREDICTO" which I did not know how to do. So, I decided to not open their texts anymore, but I guess I accidentally did it.

1005 I have questioned CARRIER several times about a \$9.99 charge on my bill for premium data- I have not received any answer from them and the charges have not been removed. An authorized dealer of CARRIER services informed me that those were inappropriate charges and I should seek to have them removed.

1133 Also note when I called cell phone company to say I knew nothing of these charges they argued with me. There is a problem in system!

2040 This phone number is my daughter's cell and she did not understand this was a chargeable/additional service. I called CARRIER and was told I would have to contact "another company" and they could not help me regarding this charge but that I was required to pay it. They said they would put a block on her phone so no new additional charges could occur. However I just received our latest bill and we've been charged again. I contacted the "other company" and was told no further charges would incur. However as stated above, we were charged AGAIN. Not happy!

3418 When contacting the company and asking them to prove where we had agreed to this signing up of their services. They were unable to provide proof. It used to be you simply texted STOP to stop the "Subscription" but I have seen them charge one several times. I could only get somewhere with my carrier to remove such services.

3587 I continuously ask my phone company to stop this monthly charge. I am still receiving this charge to date. I have even put a block on this line for a monthly or one time purchases and it is still being charged to my account.

c. Comments for Attorney General

i. Suggestion to address situation

Code frequency: 5

2166 Outside companies who want to bill via phone bill should be required to have permission in writing.

1833 More than once I was charge for something on my cell phone or one of my families cell phone. I was told by CARRIER if a text or a call comes into my phone, I can be charged for services I did not request. I since have put a stop to all these numbers that can charge me without my consent. CARRIER should be responsible for blocking these calls - no me.

3092 It would be nice if the person who pays/owns the plan would be notified and have to approve any downloads or other charges. I have 2 adult sons on the plan who do not always let me know about any charges they incur - one is in college. So I pay the bill.

3858 Please make it illegal for a company to just charge our phone numbers/credit cards without approval. Now I have to try to get this money back - what a pain!

3869 There is a number of additional fees and charges listed on phone bill. There should be a definition statement to each and every one of them. So we can understand why they are there and for what reason. Any one not on the list of definition should be disclosed with a Bulletin Statement with their claim to be there. Phone service cost should not be so high as we move more in future technology. It should be coming down.

ii. Upset/feels taken advantage of

Code frequency: 7

1542 When inquiring with CARRIER they told me that text messages are coming from Choser IQ and my mobile 9. I mostly only get messages from my daughter and ignore anything else. I find this very upsetting. I live on very limited income. I am 62 years old and work 2 jobs to make ends meet. I am also responsible for caring for my 91 yr old mother, sick sister and helping pick up my grandchildren after school. Therefore I have not paid attention to detailed billing, which is a mistake on my part. I still do feel like I have been taken advantage of. Enclosed are copies of bills w/ extra charges which is 19.98 per month. I would appreciate a response back! Attachment: Phone Bill

1381 I was very unhappy to get these charges and texted back "STOP" after the second one. What a scam!

1855 I am enraged by this sort of fraud. I see that I continue to be charged \$9.99/month for "premium messaging" that I ordered CARRIER to block. It took me calling CARRIER & speaking with an associate to learn what this was. CARRIER should not have allowed this.

2040 This phone number is my daughter's cell and she did not understand this was a chargeable/additional service. I called CARRIER and was told I would have to contact "another company" and they could not help me regarding this charge but that I was required to pay it. They said they would put a block on her phone so no new additional charges could occur. However I just received our latest bill and we've been charged again. I contacted the "other company" and was told no further charges would incur. However as stated above, we were charged AGAIN. Not happy!

3399 My son's phone REDACTED Also got charged \$ from texts "he didn't respond to" according to CARRIER It was an emergency phone so he doesn't use it that much. I was furious when I saw the charges.

3485 We have had an CARRIER account for many, many years on a family plan. It is very upsetting that these clearly inaccurate charges would come through our "twisted" vendor - CARRIER We will be examining our bills much more carefully in the future and may "shop" cell carriers when the current contract comes up.

3658 How can anyone do this without you knowing or without your consent or authorization? I had no idea that I was even charged these charges until I received this letter. This is outrageous!! I just can't understand how anyone can do this, and how people can take advantage of others with the economy this way and in our household where we are on a fixed income and money is tight.

iii. Wants a response from Attorney General

Code frequency: 30

1542 When inquiring with CARRIER they told me that text messages are coming from Choser IQ and my mobile 9. I mostly only get messages from my daughter and ignore anything else. I find this very upsetting. I live on very

limited income. I am 62 years old and work 2 jobs to make ends meet. I am also responsible for caring for my 91 yr old mother, sick sister and helping pick up my grandchildren after school. Therefore I have not paid attention to detailed billing, which is a mistake on my part. I still do feel like I have been taken advantage of. Enclosed are copies of bills w/ extra charges which is 19.98 per month. I would appreciate a response back! Attachment: Phone Bill

1061 I would like to know how my number was found and how the address this notice was found, that address has not been where I have resided since 2004 and is not listed on anything with the phone number.

1796 My cycle ends on the 18th of each month. I changed my plan, cycle Aug 19-Sept 18, on or about halfway thru my cycle on the assumption that I could back off to the start of my cycle so as not to be charged 1st half and 2nd half access fees. When I got my bill it was \$554.90. Bill date Sept 18 and my next bill is 237.00 bill date Oct 18. The reason I know about \$9.99 charge is I went to CARRIER Corp. on Williston Rd, and I found another 15.00 charge that we fixed and the Rep (Tom) found the 9.99 charges and deleted them. Which I knew nothing of. Is \$791 for back to back bill was/is unnecessary? Why would I proceed knowing that? Again I changed my plan at the time trusting I would or could not pay large extra fees or double access fees etc. My bill consists of 13SHTS for the \$554.90 charge. I also bought a jetpac I took back and had to get charges changed. Please advise. Thank you. REDACTED

1203 Also charged \$9.99 Line Access 9/19-10/18, 10/19-11/18, 6/19-7/18, 5/19-6/16, 4/19-5/18, 3/19-4/18, 1/19-2/18, 2/19-3/18, 12/19-1/18. I thought these were legitimate charges by CARRIER Are they? Would like an explanation.

1765 I see that I have a 9.99 charge for Each Line Access Charge. And 1 - 9.99 Premium Messaging charge on each of the above billing months. I would like to know more about this issue. Thank you for notification on this.

2111 If I got charged for fees I do not need to pay or that do not apply to me but I have paid, will I get reimbursed?

1743 Do I get reimbursed?

1658 We were told by CARRIER that every telephone line on our plan had to pay 9.99 every month. Our plan has 4 lines presently. Is this information correct or have we been paying 9.99 X 4 for several years and didn't need to? Were these charges illegal? We also pay about \$75.00 for monthly access.

1737 Can you explain; what the \$9.99 charge claimed to be for? Can you explain: How anyone can know when false charges are added to the phone bill? Can you explain - How a person can protect themselves from these charges?

2134 I would like to know more and what is being done to stop this.

1174 Are there possibly more charges of this nature on my cell phone bill that I am unaware of. I have called CARRIER before and asked about certain charges and they just call everything a "tax." Now I see that "taxes" are just another name for additional unauthorized charges... I would love to send you some documents but I'm not sure what would be helpful.

2024 Please call this # REDACTED

1974 What was the name of the Company that falsely billed us? On whose behalf did this company charge us? What remuneration is involved & how will it be sent, in what form credit or check? We would prefer a check. We were never sent paperwork for this.

- 1574 I'm wondering what I should do to get this stopped and get my money returned. REDACTED
- 1655 The \$9.99 appeared in a text that I really did not understand. I was cleaning my phone and deleted that along with other messaging and emails. What was it for? Will it happen again?
- 2168 Please call me - this was a mistake my daughter made by not rejecting a spam-like text. It was partially her mistake so I did not challenge it, but it was something that we've had to clearly discuss with our children. REDACTED
REDACTED
- 1758 We contacted CARRIER and had credits for \$9.99 x 6 mo. Included on the upcoming statement for this account. Initially, CARRIER representatives insisted their company could not contact 2 Minute Quiz Club, but after some discussion, a representative did so. It is outrageous that any company should have the right to assume potential customers are "opting in" when they ignore unsolicited offers. What is your organization going to do about this? Thank you.
- 3059 This is my daughter's cell number but I pay the bill. Is it possible to find out who billed the charges to our account?
- 3150 Will I get refunded for these charges?
- 3161 How could this or any charges be attached to my bill w/o my OK?
- 3167 What were these fees Paying for? Who were they paid to?
- 3302 This is criminal. How do I get refunded?
- 3339 We did have other charges on our phone that we did not authorize. Please call me @ REDACTED to discuss it further.
- 3504 I became aware when I went into CARRIER on an unrelated matter and I believe I was able to block this kind of charge on all 3 phones. Can I get the \$ back?
- 3722 I am shocked that this is happening and very thankful for your vigilance. Thank you. Attached: 8/12/12 - 9/1/12, 9/2/12 - 10/1/12 billing statements
- 3936 Who are these companies? And what are they billing me for? What services? Why is my mobile carrier CARRIER billing me for non-mobile phone products/services? Please let me know any further actions being taken by your office or any other office /committee assigned to researching investigating solving this issue. Thank you for your concern and work on this matter!!
- 4058 What if they do it again? Do we contest the charge?
- 4060 I would like to know, what the charges are and who billed them. It is difficult for me to correctly answer or help if I don't have all the information needed to help you.
- 4153 OZ Communications Inc - an email provider - no one in our organization uses their cell for emails - we would never have agreed to that. Will reimbursement be forthcoming?
- 4158 What are these charges from?

iv. **Words of thanks to Attorney General**

Code frequency: 51

2183 I have seen the \$9.99 charge for longer than these two months and we never do media downloads. Thank you for protecting us!

2065 I knew companies could put their charges on the phone bill. What I didn't know is that if they put one there then they would put it there for each month if I did not specifically stop them. The originating company of the charge is not listed not is the phone number so I can't quickly inquire about the charge. Even the money grubbing credit cards at least do that. Thank you for looking into this.

2119 Thank you for bringing this to our attention.

1694 On Sept. 8, 2012, I goggled for what was advertised as a free ringtone on my mobile Nine. It did not download the ringtone I requested and it was not until I received your note that I realized this company had charged \$9.99 a month for the last two months. I called my phone carrier to learn how to unsubscribe. CARRIER indicated they had received a number of complaints on this company. Thank you for letting me know of this scam. I would be glad to be contacted further on this issue.

1009 I may have looked at photo tips on a website at one point, then received charges, which I just became aware of when I looked at my bill rather than just pay it. I receive annoy texts about photo tips, tried to stop these probably a year ago. I was unsuccessful at blocking these texts. I probably have paid for more than a year, maybe more than 2 years without knowing. I don't even take photos, except occasionally with my phone. Thanks for going after these guys.

1765 I see that I have a 9.99 charge for Each Line Access Charge. And 1 - 9.99 Premium Messaging charge on each of the above billing months. I would like to know more about this issue. Thank you for notification on this.

1751 Sick of all this scammer crap! Go get em!

1647 As a customer we have choices given to us regarding phone plans. Receiving texts & calls from companies that are soliciting is wrong! Especially if we are forced to pay for them. My phone company has blocked my number, yet somehow I still receive these solicitations messages! Let's try and see how we can better handle this situation. Thanks!

2099 thought only CARRIER could have items on their bill. Thank you for communicating on this situation.

1783 I am responding to this letter for my son REDACTED . He is in the Marine Corp in REDACTED REDACTED . In the past year he was deployed in the middle east and asked to have his phone shut off during his deployment. They only shut off part of his service and charge his for the seven months that he was out of country. This company is an embarrassment to us all. Thank you for your support and concern

1564 After receiving this letter I called CARRIER and the agreed to remove the charge from my bill. Thanks.

1100 Thank you. I am currently investigating the source of these charges with VSECU.

1182 Thank you. I did not know what to do about their calls and now I do

2159 I have billed things to my phone before but not on the date in question and not in that amount. I'll look into this further. Thank you for bringing it to my attention.

1023 Thank you. I had no idea. I called CARRIER today and they said they would issue me a credit.

1988 I called to discuss this & was told my daughter had requested this additional service. - She is a student at UVM. She has told me this was not the case. I told CARRIER to cancel that service. It appeared again on the next month's bill. I called back & complained about it reappearing and after a conversation about it they agreed to credit the account for the 2nd month. We were charged for the August 6th bill. Thank you for contacting me.

1302 Thank you!

1172 Just would like to thank you for looking into charges like this. Too much goes on that is not picked up by the consumer and is nice to know someone has our back. Thank You!

1279 I am unaware of these charges. My husband pays our bill. I will now be diligent about checking our bill for such charges in the future. Thank you for bringing this matter to my attention.

1405 I have noted the additional charges, hoping the error would be corrected. Thank you!

1497 I paid the charges not knowing what they were for. I still do not know what the charges were for or who billed them. Thank you for bringing this to my attention.

1745 We received another charge on the 11/18/12 bill that I am going to dispute. Thanks for bringing this to our attention.

1732 I called the company about the charges. They claimed it was for a ringtone which my daughter who has the phone says he did not order. The charges were removed. Thank you.

1883 Thanks for bringing this to my attention.

1389 WOW! Shocking... Thank you for bringing it to my attention. Yet one more reason you got my vote.

1984 CARRIER billed me at least two times \$9.99. I am in the process of getting them to remove charges. What I understand is that I checked an unsolicited text message. (premium?) thank you.

3151 I was aware of and had ordered the charged item. I had not thought about questioning the fact that another business could add charges to my cell phone bill until you pointed it out. Now that I am aware of this and have thought about it, I am glad that you are looking into it. Thank you.

3157 I called and spoke with an CARRIER rep on the morning of Nov. 9th and she was helpful in removing the charge as well as a refund for the past 2 months of that charge. She explained sometimes when purchases are made online using that cell number companies can use it to assign subscriptions. Thank you for making us aware.

3180 The 9.99 on 8/8/12 never even noticed until this letter was sent to us. Thank you for bring it to my attention. I don't always go over the bill. I will from now on.

3219 My bill said 9/14 application sub CARRIER 9.99. What does this mean? Thank you for bringing this to our attention/ 8/4 same charges says CARRIER monthly subscription. What does this mean? 10/4 I also have a charge of 9.99. Actually this charge has been on my bill every month since Feb of 2012. The copy of the bill I am enclosing. The same charge applies to every bill since Feb of 2012. I called CARRIER customer service. They would only credit my bill for the last 2 months even though I never authorized these charges. Attached: 9/15/12 - 10/14/12 billing statement.

- 3272 Just before I received this letter, I reviewed my bill with CARRIER because the cost was increasing. It was then that I became aware of these charges. CARRIER removed them from my service and credited my bill. Thank you for addressing this matter.
- 3282 Thank you for looking into this issue and for taking care of VT consumers.
- 3353 A number of our firm's cell phones had charges like this appear on the invoice. All were unauthorized. We contacted the carrier (CARRIER we use and all charges were removed. However, the appearance of unauthorized charges is a growing problem that can easily be overlooked by the consumer when paying their bill. We support the Attorney General's efforts to minimize or better yet, eliminating the possibility of such illegal practices continuing in the future.
- 3368 Greatly appreciate this notice!! Can't thank you enough! Because of your letter I was able to get last month & this month's charges reversed. Thank you again! CARRIER told me "You have to be very careful"
- 3391 Thanks for looking into this.
- 3450 My charges of \$2.99 go back to July and it is on my new November bill. I never knew about it and the renew date on my Sept. bill is 11/2/2012? Thank you.
- 3463 Thank you! I'm glad someone is watching!
- 3468 The charges came to my attention from CARRIER when I called them about an unrelated issue. I had dialed a wrong number & received a text immediately from the wrong number I dialed. The text thanked me for calling & had a link for the services. I deleted the text and did not go to the link. A few month later CARRIER alerted me about the \$10/month fee I was incurring, which was related to the wrong # I dialed. I am pleased the State is concerned with this. Please contact me if I could be of further assistance. This issue is of great concern.
- 3502 Thank you
- 3551 Thanks for pointing these charges out. We cancelled them this morning.
- 3636 Though I did not agree to pay these charges before they appeared on my bill, I paid them to avoid a cancellation of service. Thank you for looking into this.
- 3722 I am shocked that this is happening and very thankful for your vigilance. Thank you. Attached: 8/12/12 - 9/1/12, 9/2/12 - 10/1/12 billing statements
- 3732 If someone is charging on my bill I want it off please. Thank you. Attached: 9/15/12 - 10/14/12 billing statement
- 3780 I guess I didn't pay any attention to my bill - I will check it more closely next time. Thank you for bringing it to my attention.
- 3885 Enclosed find all charges that have been on my bill. Free trial is said so I did not do anything. Then when it sent me a text and said another \$5.. Was being charged to me so went on line. Could not find anything to cancel it. I finally found it today. Thank you for contacting me on this matter. Attached: 11/13/12 Statement
- 3901 It says on the 3rd of every month that it is a mobile E-mail on the phone REDACTED No one really knows that they can be billing us for this. Thanks for checking into it.

3936 Who are these companies? And what are they billing me for? What services? Why is my mobile carrier CARRIER billing me for non-mobile phone products/services? Please let me know any further actions being taken by your office or any other office /committee assigned to researching investigating solving this issue. Thank you for your concern and work on this matter!!

3975 I spoke with CARRIER CARRIER Navigator was being billed without authorization. They explained this is not an CARRIER service. My refund is in the mail. Thank you.

4116 Thanks for letting me know of these charges. I'll follow up with CARRIER cell. I called CARRIER cell on Nov. 8 at 4:30 PM. They refunded \$19.98 and put a block on my phone so it won't happen again. Thanks. For letting know. Attached: 8/25/12 - 8/28/12, 9/29/12 - 10/28/12 billing statements

4187 Thanks for bringing this to my attention. I have also attached a bill for 802 349 8822 in which they are charging \$5.99 per month for something we did not want or knew we were being charged. Attached: 8/4/12 - 9/3/12 billing statement

4192 Thank you for looking into this matter. We had no idea of these charges and since have had a block put on the lines you may reach me at REDACTED if need be. I am the manager who pays the phone bills.

d. Other

i. Charges on bill for less than 6 months

Code frequency: 14

1694 On Sept. 8, 2012, I googled for what was advertised as a free ringtone on my mobile Nine. It did not download the ringtone I requested and it was not until I received your note that I realized this company had charged \$9.99 a month for the last two months. I called my phone carrier to learn how to unsubscribe. CARRIER indicated they had received a number of complaints on this company. Thank you for letting me know of this scam. I would be glad to be contacted further on this issue.

1630 I have been charged several times on my phone bill. At least two more times prior to this.

1869 First saw charges in Oct. called CARRIER and really could not get an explanation of what it was specifically. Noticed additional charges on Oct. bill and called CARRIER on 11/5. Was told that on this phone it was related to messages from "Hey Mob Alerts" and "Choose your I.Q.". Neither we recalled and were told by CARRIER next time you have to "message back stop" and that would prevent it in the future. I have charges in addition to the ones in this letter including \$19.98 in 9/19 - 10/18 period. I cannot find any specific info. On line on my account bill that indicated what it is other than data-premium messaging current charges. Contacted CARRIER again tonight 11/8 and they advised how to block the messages and said they would credit our account for those charges. Not sure how much will be credited as the credit isn't showing up yet as of 11/9. I have copies of CARRIER statements (billings) if needed.

1813 If it makes a difference the phone in question is a no contract phone. My son is the current user and has been. Since last winter. My credit card has been attached to that account to put minutes on the phone but I have not noticed any odd charges.

2192 We called CARRIER upon receiving this letter, and discovered we were being charged \$9.99 each month (4 months so far) by a "third party". CARRIER referred to third party as "Ring tone co." CARRIER said they would credit is the \$9.99 x 4 and "block" the ringtone charge.

2151 I noticed these charges on my cell phone on 2 separate bills. Both times I contacted CARRIER& they waived the charge. On the 2nd occasion, CARRIERput a block on my phone& the other 3 phones on my account. There has been no problem since then.

1533 I called CARRIER about these charges \$9.99. It happened twice they said they put a block in all three of the numbers on my bill and it wouldn't happen again. It did happen again one more time in Oct. they (CARRIER took care of the charges this time.

2104 Charges for 10/12 & 11/12 have shown on my bill and I am going to call my service.

1402 We were not aware of the charge until the month of Nov. 2012. Initially there was some confusion in the household what the charge was for (email, web browsing?). Account holder called CARRIERto ask about charges and was told it was a monthly charge for a "subscription." Phone carrier denies asking for any subscription. CARRIERrepresentative refunded Nov. 2012 and Dec. 2012 charges. On 11/6/12 account holder looked at previous bills and discovered the charge had occurred two previous months. Accountholder called CARRIERagain on 11/10/12 to make sure a refund had been applied to the previous months. Only two months had been refunded, the last one had to be put on the account. The fourth bill for the month of Dec. had two refunds and one charge, for the month. One refund was on the number that was charged and the second refund was applied to the account under a different number. Overall it works out to being four charges and four refunds. Account holder will be monitoring charges more closely in the future. Attachment: Phone Bill

2083 Q4: I answered "yes" because I was looking at my monthly statements and saw a \$9.99 charge for "premium texting" which I never requested or consented to. I was informed by CARRIERthat I must have approved of this charge. My CARRIERstatements had the \$9.99 charge for "premium texting" for 5 months in a row. It took two calls to customer service to have them remove the charges, which they reluctantly did.

1758 We contacted CARRIER and had credits for \$9.99 x 6 mo. Included on the upcoming statement for this account. Initially, CARRIERrepresentatives insisted their company could not contact 2 Minute Quiz Club, but after some discussion, a representative did so. It is outrageous that any company should have the right to assume potential customers are "opting in" when they ignore unsolicited offers. What is your organization going to do about this? Thank you.

3068 Copies of last three invoices are attached. Attached: 7/4/12 - 8/3/12, 8/4/12 - 9/3/12, and 10/4/12 - 11/3/12 invoices

3450 My charges of \$2.99 go back to July and it is on my new November bill. I never knew about it and the renew date on my Sept. bill is 11/2/2012? Thank you.

3826 My bill is automatically paid through my bank. Don't go thru e-statements every month. This line isn't used anymore. Checked w/CARRIER& charges had started in March - May then again Aug - Nov. CARRIERwould only credit back 2 months.

ii. Charges on bill 7-12 months

Code frequency: 9

1203 Also charged \$9.99 Line Access 9/19-10/18, 10/19-11/18, 6/19-7/18, 5/19-6/16, 4/19-5/18, 3/19-4/18, 1/19-2/18,2/19-3/18, 12/19-1/18. I thought these were legitimate charges by CARRIER Are they? Would like an explanation.

1991 My phone bill is paperless, a text tells me the bill is due, I pay it. I checked with CARRIER they said this company has been charging \$9.99 since February of this year. We had no idea this was happening. I instructed CARRIER to block anyone but CARRIER to add charges to my bill.

1292 I was probably billed for several other \$9 charges over several months. I have no idea who the individual or company is that scammed me. Note: REDACTED -Not REDACTED Recently corrected with CARRIER

3001 After reviewing your letter I received our bills. I called CARRIER and I spoke with a representative that went back 60 days and was to refund \$39.96 worth of disputed charges. She stated she placed a block on this account for this type of purchase going forward. From February 2012 to 09/09/12 we have accumulated \$219.78 in charges for downloads that were not intentionally subscribed to. I have attached documentation for your reference. Attached: email and bills march thru August 2012

3037 These same charges show up on my 9/15 - 10/14/12 statement, 6/15-7/14/12, 5/15-6/14/12, 4/15/-5/14/12, 2/15-3/14/12, 3/15-4/14/12, 11/15-12/14, 1/15-2/14/12. * These charges for 9.99 started showing up on my monthly bills on 4/21/10 * I am also getting 2 - \$5.00 per month charges that began on 3/16 and 4/11

3175 I found I have been charged since 3/2012 tile present for this charge. I contacted CARRIER to complain - They say they can only credit me 3 months back.

3219 My bill said 9/14 application sub CARRIER 9.99. What does this mean? Thank you for bringing this to our attention/ 8/4 same charges says CARRIER monthly subscription. What does this mean? 10/4 I also have a charge of 9.99. Actually this charge has been on my bill every month since Feb of 2012. The copy of the bill I am enclosing. The same charge applies to every bill since Feb of 2012. I called CARRIER customer service. They would only credit my bill for the last 2 months even though I never authorized these charges. Attached: 9/15/12 - 10/14/12 billing statement.

3262 Started getting unauthorized billing in May. Still getting unauthorized billing now (thru Oct 3rd)

3383 This letter prompted further review of older billing statements - not surprisingly I found several more of the same charges as far back as January 2012!

iii. Charges on bill for more than a year

Code frequency: 6

1462 I went back 1 year and this company has been charging my phone \$9.99 and I have been paying it without knowing, until notice from your office. Whomever this company is has been charging me this cost for over a year.

1009 I may have looked at photo tips on a website at one point, then received charges, which I just became aware of when I looked at my bill rather than just pay it. I receive annoy texts about photo tips, tried to stop these probably a year ago. I was unsuccessful at blocking these texts. I probably have paid for more than a year, maybe more than 2 years without knowing. I don't even take photos, except occasionally with my phone. Thanks for going after these guys.

1116 I looked back at my CARRIER bills and noticed that these charges for \$2.99 began in December 2012. I saw no notice on the bills indicating when these charges were added.

1482 Called CARRIER They issued back a credit for 3 mo., the charges evidently had been going on for a year. The charge was for a special ringtone which we never had or requested. Thank you.

3178 Your letter prompted us to go back and review invoices from our carrier CARRIER. We found that this activity has been taken place since April 2011. We contacted CARRIER and have a case number where we will be credited for these charges. In some cases, charges of this type were even applied to all cards. Attached 8/27/11-9/26/11 and 9/24/12 - 10/12/12 billing statements.

3988 I spoke with my daughter, a college student, and she indicated that she would not have knowingly downloaded the CARRIER Navigator "app". If she needs directions - accesses the internet and uses Mapquest. We keep our bills for 1 year before shredding them. After reviewing my CARRIER cell phone bills - I've found that we've been being charged 9.99 each month for this past year (since Nov 2011). I suspect we've probably been paying that fee even longer but we've no way to prove it since we shredded our 2011 utility/phone bills. I called CARRIER and they've issued a 110.00 credit to my account - which should appear on my January 2013 bill. I also put a "parental lock" on our CARRIER account so that no "apps" can be downloaded without my knowledge / notification.

iv. Information about scamming company

Code frequency: 38

1542 When inquiring with CARRIER they told me that text messages are coming from Choser IQ and my mobile 9. I mostly only get messages from my daughter and ignore anything else. I find this very upsetting. I live on very limited income. I am 62 years old and work 2 jobs to make ends meet. I am also responsible for caring for my 91 yr old mother, sick sister and helping pick up my grandchildren after school. Therefore I have not paid attention to detailed billing, which is a mistake on my part. I still do feel like I have been taken advantage of. Enclosed are copies of bills w/ extra charges which is 19.98 per month. I would appreciate a response back! Attachment: Phone Bill

2127 I called CARRIER on 11/14/12 to inquire about these charges after receiving your letter. They informed me the charges were from Diet Markers Alert, short code 27918. They explained to me what this is, and blocked my phone from being able to receive them anymore. They are also crediting my account \$9.9 for the 9/20/12 charge but refused to credit my account for the 8/20/12 charge.

1666 I called CARRIER and questioned them about these charges. They told me they were from an outside company (maybe jumster 7) and that I might not know about it. CARRIER is returning me the money and putting a block on my daughters phone for these products.

1894 A text was sent to me 9/8/12 from 846533 "Login @ mymobilenin.com (Pwd = 6851) to access the hottest mobile content Txt help 4 help stop 2 end 100 cr \$9.99 mo or call 1(800) 235-7105 Msg & data rates may apply." Later on 9/8/12 a text was sent from the same # (84653) saying "The Great Pyramids of Egypt were built during the Old Kingdom which ruled from 2778-2263."

1228 The charges are being reversed, it was added by mistake when I was accessing a free GPS download. I have had conversations with REDACTED regarding this problem. I am willing to reimburse the state if she doesn't / isn't able to fix the deletion of this unauthorized program. I am willing to sit down with anyone regarding this matter and very sorry for the inconvenience.

1251 I believe this is for "PREDICTO" they try every Friday by texting. Most of the time I am able to avoid the charge by not opening the text. Sometimes I accidentally open the text. I was not aware that I opened the "PREDICTO" text on 8/17 or 9/17, so it was accidental. I tried calling CARRIER on this a year ago but was told I needed to contact "PREDICTO" which I did not know how to do. So, I decided to not open their texts anymore, but I guess I accidentally did it.

1643 The 10.00 charge was a donation to the "Stand up to cancer" telethon on TV.

1869 First saw charges in Oct. called CARRIER and really could not get an explanation of what it was specifically. Noticed additional charges on Oct. bill and called CARRIER on 11/5. Was told that on this phone it was related to messages from "Hey Mob Alerts" and "Choose your I.Q.". Neither we recalled and were told by CARRIER next time you have to "message back stop" and that would prevent it in the future. I have charges in addition to the ones in this letter including \$19.98 in 9/19 - 10/18 period. I cannot find any specific info. On line on my account bill that indicated what it is other than data-premium messaging current charges. Contacted CARRIER again tonight 11/8 and they advised how to block the messages and said they would credit our account for those charges. Not sure how much will be credited as the credit isn't showing up yet as of 11/9. I have copies of CARRIER statements (billings) if needed.

2192 We called CARRIER upon receiving this letter, and discovered we were being charged \$9.99 each month (4 months so far) by a "third party". CARRIER referred to third party as "Ring tone co." CARRIER said they would credit is the \$9.99 x 4 and "block" the ringtone charge.

1173 FYI - This charge was a donation text message for SU2Z (Stand up to Cancer).

1715 This happened before. Two months in a row. We didn't catch the first time, but we did the second time. We called CARRIER and they took off 1 or both charges, I can't remember which. I almost think it was the 2nd charge because we hadn't paid the bill yet. I'm pretty sure that the 1st charge stayed because it wasn't caught in time. Do we have to worry that this has been going on all along? I miss it on the bill. Very sneaky and slippery. We never did get any money refunded I found out. I received a "quote of the day" text over a random period of time for a couple of months. I wondered why I was getting this and scrolled down and found an unsubscribe tab and typed in STOP. I did that & a message came back that I was now unsubscribed, but I never signed up for it in the first place. I called CARRIER & they said the charges stopped. This is so illegal. Hope you can do something. Once the charge you, you can't get it back.

1955 this \$9.99 charge is listed on my bill as premium messaging. The additional charge was unwanted and we would not have agreed to their additional service if it had been obvious. I do not like that hitting a button on the phone will trigger additional high rate charges. 11/12/12 CARRIER says this is a "get it now" app that came with a picture. My wife tried to cancel but it won't go away. She downloaded a ringtone. All she wanted was a ringtone. CARRIER said they have cancelled it and gave a credit.

1316 Upon further researching the charges- it was for a service that I cancelled over a year ago. Monthly charge stated "get it now downloads" did not indicate in any way what the charge was for. If you need further documentation, please let me know.

1742 I thought the charge was for my Stand Up to Cancer donation. My bill, however, says it's for data usage.

1552 The only charge I see on the bill for 9.99 is for Tec Asurion "Total Equipment Coverage." I believe the insurance coverage is CARRIER but maybe not.

1713 I went to my CARRIER office about the charge on my bill but because I had not noticed it, even though I check my bills & paid the bill in full, they could not or would not credit me for this charge. I have no way to contact those people for the credit myself. They did not give me the inform that showed up on their computers which I wrote on my copy of the bill enclosed. I know I received a message on my phone that I was going to receive some kind of messaging facts of the day for a fee but if I did not want to get this service to text STOP to a number I don't remember now & got a text telling me I was removed from that service & would not be charged. I did this as soon as I received first message. So I did not get any services for this charge. Even though this number has REDACTED name on it, the number belongs to my phone REDACTED I have had this charged to my name and number on acct. as I am now divorced from REDACTED. Please send any other correspondence to this situation to: REDACTED Enclosed is a copy of my bill w/ charges on it with information of where it originated from. Attachment: Phone Bill

1774 I only use for facebook credit. Not sure if these are the charges that exceeded my limit or not. I looked on my bill other than the first yes, I'm not sure about the rest. Any information you have I'll reply back. Thanks. 2.99 is White Pages.

1356 I get next messages from unsolicited companies. I asked CARRIER to block these companies from texting me. One of the companies were charging me \$14.00 I think. I responded "Not Interested" so I was charged. CARRIER said I have to respond "STOP" in my response text message or I am going to be paying for these text messages. So you have my help if you need it. Also REDACTED has same issues.

1758 We contacted CARRIER and had credits for \$9.99 x 6 mo. Included on the upcoming statement for this account. Initially, CARRIER representatives insisted their company could not contact 2 Minute Quiz Club, but after some discussion, a representative did so. It is outrageous that any company should have the right to assume potential customers are "opting in" when they ignore unsolicited offers. What is your organization going to do about this? Thank you.

3222 Jamster billed me \$9.99/mo. I do not recall subscribing to any monthly service from Jamster. I texted stop to the Jamster number (755-55) and was told there was no active plans. I did that on 11/8/12 @ 7:00 PM.

3292 The \$5.00 charge in question was on my bill from CARRIER for the dates 9/21 - 10/20 for Applications Sub monthly charge for usage of OZ Mobile. But, I had no idea what it was for and there are SO many charges I just thought it was part of the bill. Attached: 8/21/12 - 9/20/12 billing statement

3468 The charges came to my attention from CARRIER when I called them about an unrelated issue. I had dialed a wrong number & received a text immediately from the wrong number I dialed. The text thanked me for calling & had a link for the services. I deleted the text and did not go to the link. A few month later CARRIER alerted me about the \$10/month fee I was incurring, which was related to the wrong # I dialed. I am pleased the State is concerned with this. Please contact me if I could be of further assistance. This issue is of great concern.

3418 When contacting the company and asking them to prove where we had agreed to this signing up of their services. They were unable to provide proof. It used to be you simply texted STOP to stop the "Subscription" but I have seen them charge one several times. I could only get somewhere with my carrier to remove such services.

3440 The charge is for "CARRIER Navigator". There was a free trial offer with authorize monthly charges after. I learned about this by calling CARRIER & having the charges removed. We did not authorize these charges.

3385 I just noticed these charges to my children's phones! For navigation they don't even have their licenses. I spoke with CARRIER they took 2 months off for both children - \$9.99 each month for each child. They said they can only go back 2 months!?!??

3548 This phone received 2 onnocuous text messages on 8/28/12 at 7:51 AM, which were not required and did not lead the owner to believe there would be additional charges. We did not notice the charge until the second month & took steps to stop it. Very frustrating. The text messages came from 612-16.

3561 According to manager my mobile purchases (which I just created my act today 12/10/12) they have been charging me since 7/19/12 for CARRIER Navigator 9.99 w30d promo CARRIER Navigator w/promo - now cancelled but from 10/9/12 to 7/9/12 I cannot be reimbursed according to website (past 60 days). I see another 9.99 charge - Data net MP3 Music downloads 12/10/12. in the drop down for both cancellations it is in there customer doesn't recall purchase (as me of the cancel choices, which I chose).

3616 In checking our mobile phone bill for this period, I find no 9.99 charges for either date. Sorry - I see it now - Cellfish for Premium SMS: Cellflirt Mobile - will call them - no one asked for this service.

3632 \$5.00 Charges from Provider: OZ Communications appeared on our monthly statements, but we didn't notice these charges until this survey brought it to our attention. Monthly statements were paid.

3712 The call was for one time CARRIER "Navigator" use I do not know that it was jobbed out to another company - when I authorized the call - I'm not sure that's a problem - is it?

3721 On the next billing CARRIER statement, 9/27/12 - 10/12/12, there is a National Acct. Discount for \$9.00 not \$9.99 - never mind - that's on several (if not all) invoices; has nothing to do w/concierge subscription. I had a late charge, which is why I rationalized my bill was more somehow missing the \$9.99 charge. I am normally a 'hawk eye' on my bills.

3762 Found charge on bill for Quick Steps Recipes for 9.99 - did not order. Attached: 8/21/12 - 9/20/12 billing statement

3882 I went back in my bills back to the beginning of the year & I now see a charge for mobile email from OZ Communications for \$5.00 that has been billed to my account for quite some time. I went back to the billing cycle of 11/21/11 - 12/20/11 as I have these bills nearby (my prior ones are in storage), and every month on the 11th there is this \$5 charge.

3975 I spoke with CARRIER CARRIER Navigator was being billed without authorization. They explained this is not an CARRIER service. My refund is in the mail. Thank you.

3988 I spoke with my daughter, a college student, and she indicated that she would not have knowingly downloaded the CARRIER Navigator "app". If she needs directions - accesses the internet and uses Mapquest. We keep our bills for 1 year before shredding them. After reviewing my CARRIER cell phone bills - I've found that we've been being charged 9.99 each month for this past year (since Nov 2011). I suspect we've probably been paying that fee even longer but we've no way to prove it since we shredded our 2011 utility/phone bills. I called CARRIER and they've issued a 110.00 credit to my account - which should appear on my January 2013 bill. I also put a "parental lock" on our CARRIER account so that no "apps" can be downloaded without my knowledge / notification.

4015 I called CARRIER about the charges & they said it was a company called "Eagle Web". They have never heard of them before. Unfortunately, they could only dispute the charge 60 days back. So they couldn't dispute 2 of them. I am now watching my bill very close. Please keep me posted on any updates. I'm curious if they can get access to our personal info, ss, dob, etc.

4153 OZ Communications Inc - an email provider - no one in our organization uses their cell for emails - we would never have agreed to that. Will reimbursement be forthcoming?

4180 The charge in question is related to a phone application that came as a "free trial" with the purchase of my phone. Every 30 days I get a text message notification that the subscriptions has auto-renewed, though I do not use the program. I'm sure I could cancel it, but I have never agreed to pay it.

v. Other numbers are affected

Code frequency: 13

1449 I was also billed 9.99 on my October bill as I did not catch the additional 9.99 before. I contacted CARRIER on approx. 11/5 and was guided through how to cancel this phone application which we are not sure of how was ordered. It is possible that my 3 year old granddaughter was pushing buttons on the phone but very unlikely. This same thing happened on one of my other cell phones approx. 6 months ago. I am certain that this one was not authorized by a family member. REDACTED

1790 Also REDACTED

2075 REDACTED

1648 I also have phone number REDACTED in my household that also has had numerous 9.99 charges that I am not aware where they are coming from.

1887 I check my bill thoroughly every month and I saw these charges and called CARRIER to dispute the charges 3 times & my daughter whom I share a plan with called to dispute the charges as well & they tried telling us that it was something we authorized which we did not & never refunded the money. The owner of the phone # REDACTED belongs to me REDACTED and the Phone # that is associated with our plan is my daughter's # of REDACTED REDACTED We receive one bill for both phones as we share a plan.

1475 The amount for \$9.99 on REDACTED for "Premium Messaging" is what I am questioning. This amount shows up on another phone in our family plan: REDACTED, under premium messaging.

1356 I get next messages from unsolicited companies. I asked CARRIER to block these companies from texting me. One of the companies were charging me \$14.00 I think. I responded "Not Interested" so I was charged. CARRIER said I have to respond "STOP" in my response text message or I am going to be paying for these text messages. So you have my help if you need it. Also REDACTED REDACTED has same issues.

3178 Your letter prompted us to go back and review invoices from our carrier CARRIER We found that this activity has been taken place since April 2011. We contacted CARRIER and have a case number where we will be credited for these charges. In some cases, charges of this type were even applied to all cards. Attached 8/27/11-9/26/11 and 9/24/12 - 10/12/12 billing statements.

3354 I had my number changed in July 2012, prior to the REDACTED it was REDACTED, should I be concerned that I have charges like this under my old number? The best # to reach me at is REDACTED

3603 I have two lines through CARRIER Both lines were charged. The other number is REDACTED. I called CARRIER complained.

3776 On Saturday September 29th I called REDACTED esupport@exclaim.com to ask what the charge was all about and told them that I did not subscribe to anything please shut it off. The individual I spoke to stated they would have to contact CARRIER I have not received November's bill yet to see if the monthly subscription has been turned off. I have enclosed copies of my bill. Attached: 7/21/12 -08/20/12, 8/21/12 -09/20/12 billing statements

3874 On 8/27/12 this charge was applied to phone # REDACTED & was also charges on 9/27/12 to the same number. Neither charge was noticed when paying the bill & neither of those numbers/phones are being used at the time.

3901 It says on the 3rd of every month that it is a mobile E-mail on the phone REDACTED. No one really knows that they can be billing us for this. Thanks for checking into it.

vi. Phone number affected is used by child

Code frequency: 29

1170 This is my son's phone. He does use it to look up things on the internet and for texting. I'm not sure if these charges are actually from CARRIER

1980 I am still not aware of what company charged the phone. This is my son's phone but he is pretty careful about things like this. We ran into this same situation a couple years ago when he first for his phone & we blocked premium texting so I don't know how we got "on-blocked".

1666 I called CARRIER and questioned them about these charges. They told me they were from an outside company (maybe jumster 7) and that I might not know about it. CARRIER is returning me the money and putting a block on my daughters phone for these products.

1188 This charge appeared on my son's cell phone. I asked if he purchased an application in that amount and he told me he had not.

1234 Just checked my Oct. Bill and there was the \$9.99 for "premium messaging" and \$3.98 for megabyte usage. I spoke to my son whose phone these charges are attached to about these charges. He did not knowingly sign up for additional charges on the phone. The same goes for the megabyte usage on the October bill.

2146 The phone numbered referenced is my son's mobile number. My number REDACTED is the primary number on the plan. I did not notice this charge until your letter. We have four numbers on the same plan. I would have to ask him - he's at school in REDACTED - if this is a charge he was aware of or authorized. But he probably did not. I'd be happy to answer questions and can provide a copy of the mobile bill.

1813 If it makes a difference the phone in question is a no contract phone. My son is the current user and has been. Since last winter. My credit card has been attached to that account to put minutes on the phone but I have not noticed any odd charges.

2060 re Q1: No, at least not knowingly. Q2: I had seen the charge, but didn't question it because teenagers do sometimes make purchases. After receiving this survey I questioned it and learned they had not ordered or subscribed to it knowingly. Q6: I have contacted my carrier. They informed me that the unintended subscription may have been part of a Facebook advertisement that included a survey and/or prize giveaway. I have asked my carrier to block all such purchases.

1825 Yes I got the charge, but my son tells me when he makes a web purchase and how much. Because he buys a membership for his game runescape. I pay the charge because my son tells me what it is.

1905 My son thought that he was downloading a free ring tone. He was unaware he was committing to on going charges. I called the cell phone service because I didn't know what the charge was for. They told me how to stop the charge & deleted one of the charges.

1887 I check my bill thoroughly every month and I saw these charges and called CARRIER to dispute the charges 3 times & my daughter whom I share a plan with called to dispute the charges as well & they tried telling us that it was something we authorized which we did not & never refunded the money. The owner of the phone # REDACTED belongs to me REDACTED and the Phone # that is associated with our plan is my daughter's # of REDACTED REDACTED. We receive one bill for both phones as we share a plan.

1783 I am responding to this letter for my son REDACTED. He is in the Marine Corp in REDACTED REDACTED. In the past year he was deployed in the middle east and asked to have his phone shut off during his deployment. They only shut off part of his service and charge his for the seven months that he was out of country. This company is an embarrassment to us all. Thank you for your support and concern.

2162 This number is my granddaughter and she is on my account.

1988 I called to discuss this & was told my daughter had requested this additional service. - She is a student at UVM. She has told me this was not the case. I told CARRIER to cancel that service. It appeared again on the next

month's bill. I called back & complained about it reappearing and after a conversation about it they agreed to credit the account for the 2nd month. We were charged for the August 6th bill. Thank you for contacting me.

1523 Down loaded games can charge extra. I noticed a 6.99 charge on the bill, mentioned it to my son whose number this is. He said he had not purchase anything for 6.99.

1732 I called the company about the charges. They claimed it was for a ringtone which my daughter who has the phone says he did not order. The charges were removed. Thank you.

2168 Please call me - this was a mistake my daughter made by not rejecting a spam-like text. It was partially her mistake so I did not challenge it, but it was something that we've had to clearly discuss with our children. REDACTED
REDACTED

2040 This phone number is my daughter's cell and she did not understand this was a chargeable/additional service. I called CARRIER and was told I would have to contact "another company" and they could not help me regarding this charge but that I was required to pay it. They said they would put a block on her phone so no new additional charges could occur. However I just received our latest bill and we've been charged again. I contacted the "other company" and was told no further charges would occur. However as stated above, we were charged AGAIN. Not happy!

3026 This is my son's phone, he never even uses it. Don't know how he could have gotten any charges.

3059 This is my daughter's cell number but I pay the bill. Is it possible to find out who billed the charges to our account?

3071 The phone belongs to our daughter. She, nor us agreed to have our phone bill charged for anything. When we noticed the charges on our bill, we went directly to CARRIER our carrier. They agreed to remove these charges from our bill.

3092 It would be nice if the person who pays/owns the plan would be notified and have to approve any downloads or other charges. I have 2 adult sons on the plan who do not always let me know about any charges they incur - one is in college. So I pay the bill.

3385 I just noticed these charges to my children's phones! For navigation they don't even have their licenses. I spoke with CARRIER they took 2 months off for both children - \$9.99 each month for each child. They said they can only go back 2 months!??

3399 My son's phone REDACTED Also got charged \$ from texts "he didn't respond to" according to CARRIER It was an emergency phone so he doesn't use it that much. I was furious when I saw the charges.

3794 Called CARRIER they resolved some of the charges did not realize there were more charges and will be placing a call to CARRIER This cell phone is in the possession of a minor and she does not authorize any charges. I am the owner of the phone and the owner of the plan

3988 I spoke with my daughter, a college student, and she indicated that she would not have knowingly downloaded the CARRIER Navigator "app". If she needs directions - accesses the internet and uses Mapquest. We keep our bills for 1 year before shredding them. After reviewing my CARRIER cell phone bills - I've found that we've been being charged 9.99 each month for this past year (since Nov 2011). I suspect we've probably been paying that fee even longer but we've no way to prove it since we shredded our 2011 utility/phone bills. I called CARRIER and they've issued a 110.00 credit to my account - which should appear on my January 2013 bill. I also put a "parental lock" on our CARRIER account so that no "apps" can be downloaded without my knowledge / notification.

4043 I have a 20 yr. old son and 22 year old daughter both in school, so they sometimes use phones for orders? Maybe. I will ask them.

4051 My daughter was the one that questioned this charge on my Sept - Oct billing. She went to the store but was unable to do anything since she didn't have her ID w/ her at the time and couldn't delete it off. I went back to my past bills and as you can see I'm showing charges since April timeframe and maybe even the beginning of the year. Neither one of us approved of this purchase/charge on the phone. I also have another phone number attached to my bill each month for my other daughter and I'm not sure if they are showing up on her phone as well since I only keep the top copy of my billing. Enclosed please find copies of my bills from April to Sept/Oct. timeframe. Hopefully this will help in your research. Attached: 9/2/12 - 10/1/12, 8/2/12 - 9/1/12, 7/2/12 - 8/1/12, 5/2/12 - 6/1/12, 4/2/12 - 5/1/12 billing statements

4124

This is my son's mobile number and he didn't authorize such a charge.