



TELEPHONE NUMBER FRAUD

In recent years, 900 telephone numbers, in which the caller pays a fee per minute, have been used by television stations to elicit viewer participation and to offer services, such as current weather conditions. But beware of swindlers who want to lure you to call a 900 number without giving you anything in return for your money.

These swindlers may promise you a product or service, such as credit repair or a travel package, but what you actually receive will be quite disappointing. Those with bad credit hoping to receive a credit card by calling a 900 number might receive a list of banks to which they can apply for such a card. Those who are told to call because they're winners in a sweepstakes receive nothing at all. But you'll be even more unhappy with the charges that appear on your phone bill--sometimes \$30 or more.

In the past, swindlers have used toll-free 800 numbers to carry out many of the scams they now promote via 900 numbers. They include phony free prize and free vacation offers, as well as deceptive credit card promotions. They often begin when the swindler sends you a notification in the mail claiming that you have won something for free or have qualified for credit.

Sometimes, when you call a 900 number, you will be required to listen to a long recorded sales pitch. Remember, the longer you are on the telephone, the higher the phone charges will be. To add insult to injury, at the end of the sales pitch, you will often be directed to phone a second 900 number for additional information or to order your product or service. If you call the second 900 number you will then be billed for an additional 900 number telephone call. Remembering the following can help you avoid becoming a victim of 900 number frauds:

Be suspicious when you receive a prize notification or other promotion which asks you to call a 900 number. There is always a charge for a 900 number call.

Never dial a 900 number unless you are absolutely sure of how much you will be charged and are willing to pay it.

Be wary if after dialing one 900 number you hear a message asking you to dial a second 900 number.

If you have never heard of the company making the promotion, check it out with your local Better Business Bureau or consumer protection agency.

Trust your own common sense. If it sounds too good to be true, it probably is.

If you have been taken by a 900 number fraud scheme and the U.S. Mail has been used in any way, report your experience to your local postmaster or the nearest Postal Inspector.

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