



TELECOMMUNICATIONS SCAMS, FRAUD & UNLAWFUL BUSINESS PRACTICES



 A GUIDE FOR OREGON CONSUMERS,
WORKING FAMILIES, AND OLDER ADULTS

Phone, internet, television and wireless services are essential to daily life. While many companies provide reliable service, some use misleading advertising, hidden fees, confusing contracts, or scams to take your money or personal information.

This guide offers practical steps and linked resources to help Oregon consumers make informed decisions before, during, and after choosing telecommunications services.



WHAT'S INSIDE



Part 1: What to Know

Understand the process and options available.



Part 2: What to Watch For

Learn warning signs



Part 3: Before, During & After

Steps to protect yourself



Part 4: Where to Get Help

Report problems and get support



Comparison Worksheet



Phone



Internet



TV



Wireless

EMPOWERING OREGON CONSUMERS.
BUILDING STRONGER COMMUNITIES.



OREGON DEPARTMENT OF
JUSTICE



Consumer Outreach & Education | Consumer Advocacy

1 PART 1: WHAT TO KNOW

Telecommunication scams, fraud & unethical business practices



Understanding the basics before signing up for cable, satellite, broadband, internet, cell phone plans, other telecommunication services, or before switching providers can help you avoid unexpected costs and make informed decisions.

What Know and Understand

Compare more than the price

Look beyond the monthly price.

Consider:

- ✓ Promotional pricing.
- ✓ Equipment or rental fees.
- ✓ Installation & timeline.
- ✓ Data limits & speed.
- ✓ Contract length.
- ✓ Early termination fees.

Know before you agree

Reviewing all terms before signing up protects you from unwanted charges.

- ✓ Read every page and the fine print.
- ✓ Ask questions and clarify any doubts.
- ✓ Know the cancellation terms and fees.
- ✓ Review return and refund policies.
- ✓ Save copies of contract.



Know what you're paying for

Ensure that the advertised price includes all fees, including:

- ✓ equipment rental.
- ✓ installation fees.
- ✓ promotional price.
- ✓ surcharges and add-ons.

Understand promotional offers

Promotions are often for a limited time. Always clarify and ask:

- ✓ Is there anything additional I need to complete to ensure I receive offer?
- ✓ When does the promotion end?
- ✓ What will the monthly bill be after the promotion ends?
- ✓ Does the promotion require a plan or feature change?

REMEMBER:

Take your time. Compare providers. Read everything before you agree.

If someone pressures you to act immediately, **STOP** and **VERIFY** independently.

Consumer Tip:

Ask for the total monthly cost, not just the advertised price.
Read all terms and ask questions before you agree.



2 PART 2: WHAT TO WATCH FOR

Warning Signs



Recognizing common warning signs can help you avoid unwanted charges, hidden fees, and long costly commitments.



Pressure to act immediately



"Free" offers that require hidden fees



Requests to sign blank or incomplete documents



Bills higher than promised



Incomplete contracts or missing details



Misleading information about promotions and incentives



REMEMBER:

If something feels rushed, confusing, or too good to be true, **PAUSE and VERIFY INDEPENDENTLY.**

3 PART 3: BEFORE, DURING & AFTER

PROTECTING YOURSELF, YOUR FAMILY AND YOUR COMMUNITY

Simple steps at every stage can help safeguard you from unexpected charges or fees. Ask questions. Companies should clearly explain pricing and services before you agree.

BEFORE YOU SIGN: **ASK QUESTIONS. VERIFY INFORMATION.**



- ☐ Compare providers and plans.
- ☐ Research company, complaints and verify information provided independently.
- ☐ Ask about all associated fees, any taxes and charges to avoid cramming or slamming.
- ☐ Understand grace periods, promotions, eligibility, requirements, return and refund policies.
- ☐ Review promotional deadlines, contract terms, warranties, service agreements and limits.
- ☐ Understand cancellation rights, fees, refund policies and timelines.
- ☐ Save offers, ads, contract and confirmations.

DURING THE SERVICE: **CONFIRM INFORMATION. SAVE RECORDS.**



- ☐ Read every page of the contract and never sign blank or incomplete documents.
- ☐ Verify pricing, equipment, company claims, and confirm verbal promises are in writing.
- ☐ Monitor your first bills for hidden fees or extra charges.

AFTER SIGNING UP: **REVIEW. MONITOR. REPORT**



- ☐ Review monthly statements for billing errors, unexpected charges, or hidden fees.
- ☐ Scan your bill line by line to understand the charges.
- ☐ Report any billing errors promptly.

4 PART 4: WHERE TO GET HELP

Reporting Problems



i Use the guide below to help determine where to report a concern.

I think I was misled or have a
billing complaint

Oregon Department of
Justice

oregonconsumer.gov

I have a telephone, cable, internet
or wireless complaint

Federal Communications
Commission (FCC)

consumercomplaints.fcc.gov

I need telecommunication regulation
program or service assistance

Public Utility Commission (PUC)

oregon.gov/puc

I need legal support

Oregon State Bar
Lawyer Referral Services

osbar.org/public/ris

I need to report phishing, online
scam or internet crime

FBI Internet Crime Complaint
Center

ic3.gov

I have billing disputes or
unauthorized financial charges

Consumer Financial
Protection Bureau (CFPB)

consumerfinance.gov

STOP. VERIFY. DOCUMENT. REPORT.



Check
information



Document
everything



Report
issues



COMPARE PROVIDERS WORKSHEET



What to Compare

PROVIDER 1

PROVIDER 2

PROVIDER 3

	Monthly price during promotional rate	\$	\$	\$
	When does the promotional period end?			
	Monthly price (after promotions end)	\$	\$	\$
	Equipment fees <i>*rental, owned, or used).</i>			
	Data limits, download /upload speed			
	Any extras included			
	Installation Timeline			

Questions to ask:

- ☐ When does the regular monthly price start and what is it?
- ☐ When does the promotion and/or subscription end?
- ☐ Is there a grace period if I change my mind?
- ☐ What happens if and when I cancel? Are there any fees if I cancel?
- ☐ What equipment must be returned and am I keeping anything given to me?
- ☐ How is my personal information protected?
- ☐ Are there any restocking fees if I return my device?
- ☐ Is there anything additional I need to complete to ensure I receive the promotion?

LEARN MORE >>

> [FCC- Avoid Bill Surprises](#)

> [FCC- Consumer Guides](#)

> [FCC- Broadband Service for the Home: A Consumer's Guide](#)

> [Oregon Public Utility Commission Consumer Information Center](#)

> [Oregon Broadband Map: Service Availability and Grant Eligibility Viewer](#)

NOTES:

BEFORE I SIGN, I WILL

- ☐ Understand plans, providers, fees, monthly price and cancelation rights.
- ☐ Ensure I have all verbal promises in writing and copies of all signed documents.
- ☐ Know who to contact with questions and where to report a problem.

DOCUMENT. KEEP. REPORT

