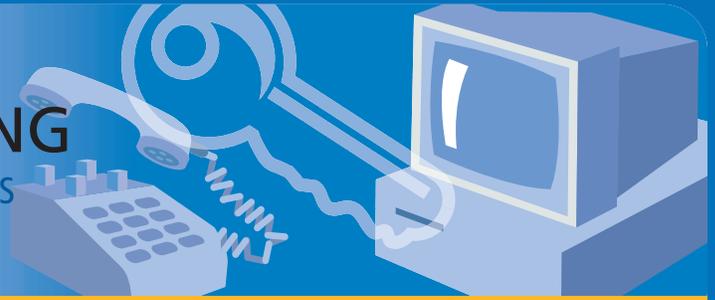




## CONSUMER TIPS FOR SAFEGUARDING AGAINST COMMUNICATIONS SCAMS AND THREATS



### › **Be cautious. Ask questions.**

Fraudulent telemarketers may misrepresent themselves as technicians or representatives of an SBC local telephone company or another local phone provider. If you are in doubt, ask for the caller's name, company or agent identification number, and the supervisor's name and phone number. You can also call your local phone company's business office for verification.

- ### › **Carefully read your telephone bill.** Make sure that you pay for charges only from your provider(s) of choice. Make sure that you thoroughly understand the charges listed on your phone bill. You should also make sure that you have chosen to do business with all of the listed providers who are billing for those charges and that you have authorized any additional fees invoiced. If your local service has changed, you will receive a final bill from the former provider and a notice concerning your service disconnection.



### › **Be wary of alleged changes in your service.**

Some customers have reported receiving calls or mailings from companies claiming that the SBC company with whom the customer has dealt for years has either "gone out of business" or "no longer provides

telephone service." In addition, these companies claim that they either bill or provide services on behalf of SBC subsidiaries. If you receive such calls, assume what you are being told is untrue until you have verified the information with your local SBC telephone service provider, whose contact number is listed in the front of your phone book and on your bill.

### › **Return calls to familiar numbers only.**

If you receive a call seeking assistance and asking you to dial numbers, be very leery. As a general rule, return pages and voice mail messages only from numbers that contain familiar or recognizable area codes. Discourage family members from accepting calls from someone they do not know and from following instructions

given by the caller. You may call your directory assistance or long distance operator to check on the area-code location. (There may be a charge for this call). Do not assume that all area codes beginning with (8) are toll-free. If SBC residential customers believe that they have been a victim of the 72# scam, they should first dial 73# on their telephone to deactivate the call forwarding feature.



### › **Protect your identity.**

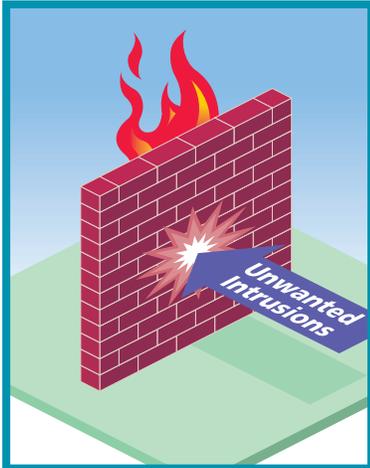
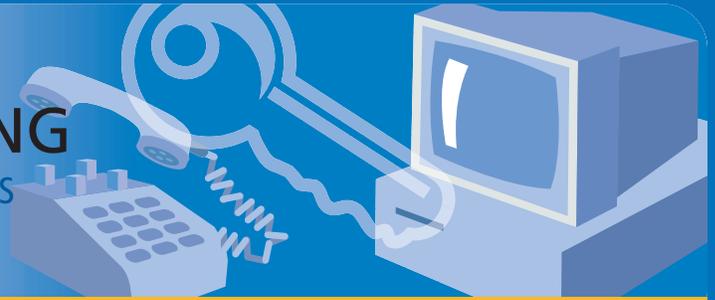
Be careful about disclosing personal or financial information over the phone. Save or shred your credit card receipts and utility bills, as they often contain your account, as well as personal, information. Credit card and Social Security numbers can be used by thieves to "steal" your identity. Be aware that enrollment in state or federal-sponsored do-not-call lists is the responsibility of the consumer. Phone providers, such as your local SBC telephone company, are not responsible for maintaining or confirming participation in the Federal Trade Commission's do-not-call list and would not contact you about this.

### › **Know your information.**

It's a good idea to check your credit report at least once a year with each of the three major credit reporting agencies. By understanding your credit report and confirming the information contained, you will be better prepared to identify possible fraud early. Consumers can check their credit reports by contacting the following three major credit bureaus: Equifax: [www.equifax.com](http://www.equifax.com), Experian: [www.experian.com](http://www.experian.com) or TransUnion: [www.transunion.com](http://www.transunion.com).



## CONSUMER TIPS FOR **SAFEGUARDING** AGAINST COMMUNICATIONS SCAMS AND THREATS



### › **Protect your computer.**

Install virus-protection software, and update existing software virus definitions on a regular basis. Many Internet service providers, including the SBC Internet subsidiary, offer free anti-virus protection for your entire computer, as well as e-mail anti-virus protection from Norton AntiVirus. If you suspect that a virus may have infected your computer, update your virus definitions immediately, and rescan your computer. Also, remember to back up important computer files on an external storage device.

Use a firewall, and patch your software. Software and hardware firewalls help prevent unwanted intrusions. Make sure that you have downloaded the latest critical updates for your operating system, e-mail, browser and instant messaging software to fix undiscovered security vulnerabilities. SBC Yahoo!® DSL and Dial services offer firewall software that tracks the source of intrusions from hackers, and they shield your computer from unauthorized access. Further information can be found at <http://help.sbcglobal.net>.

- › **Shop online more securely.** Protect online passwords by changing them every 90 days. Verify physical addresses of sellers, shippers (if different) and third parties. Make payments with credit cards, which can be disputed legally, and keep up-to-date records on all online sales transactions. Research online auction sites' fraud protection coverage for auction items not delivered or fraudulently represented. Investigate the seller, as most auction sites provide a seller's rating and sales feedback history.

## Reporting Scams and Fraud

When consumers have questions about charges on their telephone bill, they should contact the carrier with whom the charge originated, whose name and toll-free telephone number should be printed on the same bill page as the charge in question. Often, the problem can be resolved with a single phone call. If the carrier with whom the charge originated does not agree to resolve the problem, SBC customers should contact an SBC customer service representative using the phone number on their bill or by going to [www.sbc.com/contact\\_us](http://www.sbc.com/contact_us). SBC representatives will work with the customer and the carrier to help remove fraudulent charges from the phone bill. SBC local carriers will not disconnect local telephone service for nonpayment of a disputed third-party charge.

Consumers who are victims of slamming should contact the FCC by calling its toll-free hotline, 888-CALL-FCC. Additional instructions for filing a complaint are available at <http://www.fcc.gov/cgb/complaints.html>. The Federal Communications Commission and most states have rules that penalize the unauthorized carrier and that protect customers who are victims of slamming, provided that the customers file complaints.

Consumers who are victims of identity theft can file complaints with the Federal Trade Commission online or by calling its toll-free hotline, 1-877-IDTHEFT. These consumers should also notify at least one of the major credit reporting agencies and continue to monitor their credit reports for six to 12 months following the incident.

Consumers who are victims of telemarketing or Internet scams can file complaints with the National Consumer League online or by calling 1-800-876-7060.

Visit [www.sbc.com/help](http://www.sbc.com/help) for more information about protecting your household from deceptive or fraudulent schemes.