Consumer Guide

Understanding Your Telephone Bill

You might find the charges on your monthly wireline or wireless telephone bills confusing sometimes. To increase clarity for consumers, the FCC's Truth-in-Billing rules require service providers to:

- Provide clear, non-misleading, plain language describing services for which you are being billed
- Identify the service provider associated with each charge
- Distinguish between charges for which non-payment will result in disconnection of basic local service, and charges for which non-payment will not result in disconnection.
- Display on each bill one or more toll-free numbers that you can call to ask about or dispute any charge

These are some of the charges you will see on both your wireline and wireless telephone bills:

Access charges

- Local telephone companies are allowed to bill customers for a portion of the costs of providing access to its local network. These charges are not a government charge or tax. The maximum allowable access charges per telephone line are set by the FCC, but local telephone companies are free to charge less or nothing at all.
- Access charges for second or additional lines at the same residence are higher than the charges for the primary line. These charges can be described on your telephone bill as "Federal Access Charge," "Customer or Subscriber Line Charge," "Interstate Access Charge," etc.
- State public service commissions regulate access charges for intrastate (within a state) calls. In some states, a state subscriber line charge may appear on customer bills.

Federal excise tax

- This percent tax applies only to local service billed separately from long distance service.

State and local taxes

- Taxes imposed by state, local, and municipal governments on goods and services that may also appear as "gross receipts" taxes on your bill.

Universal service charges

- All telecommunications service providers must contribute to the federal Universal Service Fund, which allows those living in rural and high-cost areas, income-eligible consumers, rural health care facilities, and schools and libraries to access telecommunications services at reasonable rates through programs and initiatives such as the Connect America Fund, Lifeline, and E-rate.
- A "Universal Service" line item may appear on your telephone bill when your service provider chooses to recover USF contributions from you, the customer. The FCC does not require this charge to be passed on to you, but service providers are allowed to do so. These charges usually appear as a percentage of the consumer's phone bill. Companies cannot collect an amount that exceeds the percentage of their contribution to the USF. They also cannot collect any fees from someone who is a Lifeline beneficiary.

Federal Communications Commission · Consumer and Governmental Affairs Bureau · 445 12th St. SW. Washington, DC 20554
1-888-CALL-FCC (1-888-225-5322) · TTY: 1-888-TELL-FCC (1-888-835-5322) · www.fcc.gov/consumer-governmental-affairs-bureau

911, LNP, and TRS charges

- **911** – To help local governments pay for emergency services such as fire and rescue.
- **Local Number Portability** – For retaining your current local telephone numbers when switching from one service provider to another at the same location. Fees may vary by company; some may not charge any fees. These fees are not taxes.
- **Telecommunications Relay Service** – To help pay for relay services that transmit and translate calls for people with hearing or speech disabilities.

Other charges

- **Directory Assistance** – For placing 411 or (area code) 555-1212 directory assistance calls.
- **Monthly Calling Plan Charge** – Applicable any monthly calling plan, such as unlimited long distance calling on your wireline bill or unlimited minutes on your wireless bill.
- **Operator Assisted Calls** – For calls connected by an operator. Rates for these calls generally are higher than rates for unassisted calls.
- **Features Charges** – Services such as call forwarding, three-way calling, call waiting, voice mail and Caller ID.

These charges would appear only on your wireline telephone bill:

- **Minimum Monthly Charge** – Some long distance companies charge a minimum monthly charge even if you don't make long distance calls.
- **"Single Bill" Fee** – For combining local and long distance charges onto one bill. This fee is not mandated by the FCC and is not an FCC charge. Some companies waive the fee for customers who pay bills online or by credit card. You can avoid the charge by arranging for separate billing from your long distance telephone company.

Finally, these charges would appear only on your wireless telephone bill:

- **Airtime charges** – If you don't have any more voice minutes in your package, you could see airtime or per-minute charges on your wireless bill for any additional voice calls. Some providers round fractions of minutes to the next highest one, two, or three minutes. Check the terms of your service plan.
- **Roaming charges -** Wireless providers typically charge higher per-minute rates for calls made or received outside of the service area or network defined in your service plan or contract. Additional charges, such as a daily access fee, may also be applied.
- **911 charges -** Enhanced 911 service enables wireless telephones used to dial 911 to automatically transmit the caller's location to emergency responders. Wireless service providers may choose to bill their customers for E911 service costs.
- **Text messaging -** You can be charged either a per-message fee or a flat, monthly fee for unlimited messaging.
- **Downloading fees** - For downloading more data (including apps, system upgrades, music files and ring tones) than the plan allows.
- **Detailed billing -** Fees for detailing billing information for calls, such as date, time, duration, number called, or calling party.

Where to file complaints

If neither the company sending you the bill nor the company that provided the service in question will remove charges from your telephone bill that you consider to be incorrect, you can file a complaint as follows with:

- the FCC for charges related to telephone services between states or internationally
- your state public service commission for telephone services within your state (contact information can be found at www.naruc.org/ or in the blue pages or government section of your local telephone directory)
- the Federal Trade Commission for non-telephone services on your telephone bill

Filing a complaint with the FCC

You have multiple options for filing a complaint with the FCC:

- File a complaint online at https://consumercomplaints.fcc.gov
- By phone: 1-888-CALL-FCC (1-888-225-5322); TTY: 1-888-TELL-FCC (1-888-835-5322) ; ASL: 1-844-432-2275
- By mail (please include your name, address, contact information and as much detail about your complaint as possible):

  Federal Communications Commission
  Consumer and Governmental Affairs Bureau
  Consumer Inquiries and Complaints Division
  445 12th Street, S.W.
  Washington, DC 20554

How to file a complaint with the FTC

For charges on your telephone bill for non-telephone services, file your complaint with the Federal Trade Commission (FTC) online at https://www.ftccomplaintassistant.gov, call the FTC toll-free at 1-877-382-4357 (voice) or 1-866-653-4261 (TTY), or write to:

Federal Trade Commission
600 Pennsylvania Ave., NW
Washington, DC 20580.

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