



FILED

04-09-10

04:59 PM

APPENDIX A

Complaint 55994

55944

RECEIVED
CAB SAN FRANCISCO [REDACTED]

09 AUG -4 PH 2:00 [REDACTED]

3 August 2009

California Public Utilities Commission
Room 2003
505 Van Ness Avenue
San Francisco CA 94102

SUBJECT: Krammed/crammed

Dear Sir/Madam:

Please find enclosed my recent telephone bill from ATT. There are three wrongful charges on the bill for services that I did not request:

Enhanced Services Billing, Inc. \$15.70
The Billing Resource \$8.85
USBI \$16.99

I called each of these providers today and learned that someone had fraudulently requested them for my telephone service. I did cancel the providers but only Billing Resource agreed to refund the charge. The other providers indicated that I need to pay the entire phone bill or be held in arrears by ATT. Enclosed is also a copy of the enrollment from Cheap2Dial (USBI). The telephone number and address are indeed mine, as is the last name, Voytek. However, [REDACTED] is actually my husband's name, that is [REDACTED]

The call to ATT was not very successful. The operator indicated that ATT, "according to the law," must bill for third party providers and that there is really nothing I can do about it. She then transferred me to your office where I learned that this procedure has its own name, "kramming or cramming" - I did not really get the spelling.

I hope that you will be able to block this activity. It looks to me as though my only option is to check ATT everyday to see whether some new provider has been added. The company does not attempt to control such bogus enrollments.

If you need more information, my address is above and my email [REDACTED] thank you for your attention.

Sincerely,

[REDACTED SIGNATURE]

Bill At A Glance

Previous Bill	57.73
Payment Received 7-25 Thank you!	57.73CR
Adjustments	.00
Balance	.00
Current Charges	98.84
Amount to be Debited	\$98.84
Debiting Bank Account on	Aug 25, 2009

Billing Summary

Questions? Visit att.com

Plans and Services	21.17
1 800 288-2020	
AT&T Internet Services	25.00
1 877 722-3755	
AT&T Corp.	11.19
1 800 222-0300	
Enhanced Services Billing Inc	15.70
1 888 288-3724	
The Billing Resource	8.85
1 888 298-8079	
USBI	18.99
1 888 478-8724	
Total Current Charges	98.84

News You Can Use Summary

- PREVENT DISCONNECT
 - ELECTRONIC PAYMENTS
 - PAYMENT OPTIONS
 - MOVING SOON?
 - CARRIER INFORMATION
 - UNIVERSAL SVC FEE
 - START SAVING MORE!
- See "News You Can Use" for additional information

Plans and Services

Monthly Service - Jul 25 thru Aug 24
 Service is billed in advance from the 25th of each month.

1. Residence Flat Rate Serv
Line Sharing Basis
 2. Caller ID Complete Blocking
- Total Monthly Service**

Additions and Changes to Service
 This section of your bill reflects charges and credits resulting from account activity.

Charger for 650 755-1271
 Order No. 0000000

Item	No.	Description	Quantity	Monthly Rate	Am B
Rate Change					
(Monthly Charges are Prorated from Jul 1, 2009 to your Billing Date, Jul 25, 2009)					
3.		Rate Change	1	.07	
Federal Universal Service Fee					

Local Usage
Zone 3 Calls
 Item

No.	Date	Time	Place Called	Number	Code	Min
4.	7-23	1016A	BERKELEY CA	510 845-7003	D	1
5.	7-24	751P	BERKELEY CA	510 888-3100	E	2
6.	7-24	801P	BERKELEY CA	510 981-1841	E	1

Total Zone 3 Calls

Key to Calling Codes
 D Day E Evening

Total Local Usage

Local Toll
 Item

No.	Date	Time	Place Called	Number	Code	Min
7.	7-24	1258P	MALDENBYCA	650 728-8288	D	2
8.	7-24	754P	FRISK MAIN CA	510 848-8680	E	1

Total Itemized Calls

Key to Calling Codes
 D Day E Evening

Total Local Toll

Local Service provided by AT&T California or AT&T Nevada based upon the service address location.

U.S. Pat. 5416, 550 and 5414, 519

Your Bank Account
 Will be Debited on

Aug 25, 2009

Amount to
 Be Debited

\$98.84

GARRADA WYVET

Plans and Services

Surcharge and Other Fees

1. Federal Subscriber Line Charge	4.38
2. Rate Surcharge	.18
3. State Regulatory Fee	.02
4. Federal Universal Service Fee	.68
Total Surcharge and Other Fees	5.16

Government Fees and Taxes

5. CA High Cost Fund Surcharge - A:	.02
6. CA High Cost Fund-B and CA Advanced Svc Fund	.07
7. California Teleconnect Fund Surcharge	.01
8. Universal Lifeline Telephone Service Surcharge	.17
9. CA Relay Service and Communications Devices Fund	.08
10. 9-1-1 Emergency System	.07
11. Federal	.55
12. Local	.06
Total Government Fees and Taxes	1.96

Total Plans and Services 21.17

AT&T Internet Services

Important Information

For Billing Inquiries:

AT&T High Speed Internet (DSL) customers call 1-800-298-2020.

AT&T Yahoo! Web Hosting customers call 1-866-722-8832.

AT&T Web Hosting™ (Shared Hosting, Virtual Dedicated Server (VDS) and Managed Dedicated Server (MDS)), call 1-888-832-4878.

AT&T Wi-Fi contact information located at www.attwifi.com.

For all Homezone (HZ) billing inquiries, visit <https://mtbseelfcare.sbcis.sbc.com/> and login to view and/or manage your monthly Homezone video billing transactions. For email inquiries regarding High Speed Internet billing only, contact www.att.com/gen/general?plid=10913 For written inquiries regarding High Speed Internet billing only, please address to AT&T High Speed Internet Billing Inquiry, P.O. Box 2837, Rohnert Park, CA 95927-2837.

Summary of Current Charges

Monthly Service	25.00
Total Summary of Current Charges	25.00

Monthly Service

Internet Services

Item No. Description Quantity

Charges for [REDACTED]
13. AT&T High Speed Internet Service 1

Service Date: 07/21/09 - 08/20/09

[REDACTED]
nibvksst.net

Total AT&T Internet Services 25

AT&T Guide

Important Information

AT&T PRIVACY POLICY - AT&T has updated its privacy policy.

Visit www.att.com/privacy to review the updated privacy policy and learn more about our commitments, privacy safeguards and customer choices. Thank you for choosing AT&T.

You may contact AT&T to confirm your Outside City Limits (OCL) designation (outside the city or municipal limits of the city or municipality listed as part of your address) and/or speak to an AT&T representative concerning your OCL status by calling 1 800 453.8920. If you indicate to AT&T that you reside outside the city or municipal limits of the city or municipality listed as part of your address, AT&T will follow that indication, unless overridden by the relevant taxing authority. Thank you for choosing AT&T. Thank you for choosing AT&T.

AT&T Invoice Charges For Period Ending JUL 16, 2009

Monthly Service

14. AT&T One Rate (R) Plus Plan
15. AT&T One Rate (R) International Plan
Total Monthly Service

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image copy of your check for payment. If you do not wish to participate in AT&T's check conversion
ease call 1 800 245-9000. If you want to save time and stamps, sign-up for auto payment at
any desktop banking your checking account or credit card. It's easy, secure, and convenient!



AT&T Corp

Surcharges and Other Fees

1. Universal Connectivity Charge	1.21
For an explanation of this charge, please call 1 800 532-2021 or visit www.consumer.att.com/connectivity_charge	
2. Carrier cost recovery fee	2.98
Recovers cost to provide LD service including regulatory fees, programs and connection & account servicing. It is not a tax or charge required by the government. For more info call 1 800 864-8840.	
Total Surcharges and Other Fees	3.89

Government Fees and Taxes

3. CFCF-A, CFCF-B and CASF	.02
4. Univ Lifeline Tele Serv Sur	.03
5. Utility Users Tax	.53
6. California 9-1-1 Surcharge	.01
Total Government Fees and Taxes	.59

Total AT&T Corp. **11.13**

Review Your Bill Carefully

PREVENT DISCONNECT

All charges must be paid each month to keep your account current. However, "basic service" and its applicable taxes and surcharges **MUST** be paid to avoid disconnection. Currently, for this account that amount is \$13.50. Failure to pay non-basic charges may result in other collection activities, including restriction of toll calls.

CARRIER INFORMATION

Our records indicate that you have selected AT&T California or a company that resells their services as your primary local toll carrier and AT&T Corp. or a company that resells their services as your primary long distance carrier. Please contact us if this does not agree with your records.

ELECTRONIC PAYMENTS

When making a secure electronic bill payment from your bank account over the phone, you will need to provide sufficient information to authenticate yourself as the account owner. By providing this information, you are authorizing AT&T and your financial institution to process a one-time debit from your bank account for payment of your bill. Other bill payment options are available at www.att.com.

UNIVERSAL SVC FEE

Effective 7/1/2009, the Federal Universal Service Fee has increased. This fee supports telecommunication needs of low-income households, consumers living in high-cost areas, schools, libraries and rural hospitals. Your current bill reflects the change. For more information, please contact an AT&T Service Representative at the phone number listed on the front of your bill. Thank you for choosing AT&T.

PAYMENT OPTIONS

Visit att.com to pay your AT&T bills online FREE of charge. Additional payment options can also be viewed online. Self-service is available anytime day or night calling 1.800.288.2020 - just say "Pay Bill". Payments made with an AT&T representative may be subject to a \$5.00 payment convenience fee.

START SAVING MORE!

Bundle your wireless, high-speed Internet, Advanced TV and home phone with AT&T for an incredible value. Plus, with AT&T home phone service and a cordless phone, you'll get phone service that will keep working even if the power goes out. On top of that, if you bundle now, you can get cash back with new qualifying services. Just call 1.800.819.0882 or visit att.com/bundl saving to start saving!

MOVING SOON?

Don't forget your AT&T services. Call 1.800.MOVE.ATT(1.800.668.3288).

Terms and Conditions

THREE PAYMENT OPTIONS: Electronically through Automatic Payment Service Online: AT&T eBillSM. At an Authorized Payment Location. Or mail to AT&T Payment Center, Sacramento, CA 95697-0001.

BILLING QUESTIONS: Call us first at 1 800 288-2020, or write: Residence Service, P.O. Box 9039, South San Francisco, CA 94063; or Business Service, P.O. Box 78230, San Francisco, CA 94107, or visit att.com. We will investigate and notify you. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave, San Francisco, CA or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6948. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20584, or at foiinfo@fcc.gov, call 1-888-225-5322 or TTY 1-888-635-5322. Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier charges ("slamming"). The California consumer protection rules are available online at www.ca.phoneinfo.com.

FEDERAL SURCHARGES: The Federal Universal Service Fee and the Federal Subscriber Line Charge are charges imposed by action of the Federal Communications Commission.

TARIFF INFORMATION: Call 1-888-319-8800 or visit our web site www.att.com/public_affairs.

CALLER ID SELECTIVE & COMPLETE BLOCKING: Caller ID sends your name and phone number to the person or business called. Selective Call Blocking prevents your information from being displayed for one call. Dial *67 (1167 - rotary phone) before calling. Complete Blocking keeps your information from being displayed all of your calls except those you elect not to block. Dial *82 (1182 - rotary phone) to block. No blocking on 911, 900 and 900 calls. Both blocking options are free.

SERVICE INFORMATION

Your local services are provided by AT&T California (Pacific Bell Telephone Company). Your AT&T long distance services, if any, are provided by one or more of the following AT&T Inc. subsidiaries: AT&T Long Distance (SBC Long Distance LLC), AT&T Communications of California, Inc., and/or AT&T Corp. You can find the name of your long distance service provider in the long distance section of your To view your provider's service publications, including Guidebooks, Service Guides and/or Tariffs, go to att.com/servicepublications.



Important Information

This portion of your bill is provided as a service to the company identified above. Please review all charges appearing in this section. If you have any questions or concerns, call the telephone number shown above.

Current Charges

Itemized Charges and Credits

Item	No.	Date	Description	
Billed on Behalf of EMAIL DISCOUNT NTWRK #				
Questions? Call: 1 800 730-8189				
	1.	7-07	EMAIL DISCOUNT NTWK-EMAIL MTHLY FEE	14.06

Government Fees and Taxes				
	2.		Local	.76

New services provided and billed.

Total Enhanced Services Billing Inc 15.70

The Billing Resource



Page 5 of 6
Account Number [REDACTED]
Billing Date July 25, 2009
Questions? 1 888 296-8076

Important Information

This portion of your bill is provided as a service to the company identified above. Please review all charges appearing in this section. If you have any questions or concerns, call the telephone number shown above.

Current Charges

Itemized Charges and Credits

Item

No. Date Description

Billed on Behalf of MYBILLINGSERVICES,I

Questions? Call: 1 800 215-1987

1.	7-03	MYBILLINGSERVICES,INC-VMAILSETUP FEE	8.43
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Government Fees and Taxes

2.	Local		.42
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New services provided and billed.

Total The Billing Resource 8.85



Important Information

This portion of your bill is provided as a service to the company identified above. Please review all charges appearing in this section. If you have any questions or concerns, call the telephone number shown above.

Current Charges

Itemized Charges and Credits

Item

No. Date Description

Billed on Behalf of CHEAP2DIAL TEL,LLC #

Questions? Call: 1 888 800-8455

1.	7-05	CHEAP2DIAL TEL,LLC-LECBILLING FEE	.41
2.	7-05	FEDERAL UNIVERSAL SERVICE FUND FEE	1.80
3.	7-05	CHEAP2DIAL TEL,LLC-MAXMIN PLAN MTHLY	13.97

Total for CHEAP2DIAL TEL,LLC 16.18

Total Itemized Charges and Credits 16.18

Government Fees and Taxes

4.	Local	.81
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New services provided and billed.

Total USBI 16.99



[Print] [Close]

From: [Redacted]
To: [Redacted]
Subject: LOA Request
Date: Monday, August 3, 2009 1:30:20 PM

Per your request, we are providing to you the enrollment information captured by us during the sign-up process, as well as initial correspondence sent via e-mail to the address provided during sign-up.

Please view the Enrollment Information and Welcome E-mail below:

Cheap2Dial Telephone provides calling minutes that can be used to make calls from your home telephone to anywhere in the Continental U.S. All you need to do is dial a toll free access number and the number you wish to call. It's that easy! We offer two convenient calling plans: 1) The Max Minutes Plan allows callers to take advantage of 358 long-distance minutes every month for just \$13.97; and 2) The Max Minutes Plus Plan allows callers to take advantage of 383 long-distance minutes every month for just \$14.97. That's just \$0.039 per minute!

Customer service is very important to us. In the event you require further assistance after you have had a chance to review the enrollment information, please feel free to contact our customer service department, toll-free, at 866-600-9455. ♦

Sincerely,
Cheap2Dial Customer Service
www.cheap2dial.com
1-866-600-9455

Enrollment Information

LOA Information for [Redacted]

Sign-up Date: [Redacted]

First Name: [Redacted]

Last Name: [Redacted]

Address Line #1: [Redacted]

Address Line #2:

City: [Redacted]

State: CA
Zip Code: 94014
E-mail Address: [REDACTED]
Home Telephone: [REDACTED]
Date of Birth: [REDACTED]
Plan: Max Minutes
Participation Gift: \$25 Red Lobster Gift Card
Age over 18: Yes
Agree to Terms of Use: Yes
Confirmation: Yes

Web Application Information

Sign-up IP: 75.6.140.92
IP State Location: CA

Welcome E-mail

[REDACTED]
[REDACTED]
Daly City, CA 94014

De: [REDACTED]

Welcome and thank you for signing up with Cheap2Dial! I am sure you will find our popular Max Minutes Plan not only to be a low cost plan, but also a convenient way of making long distance telephone calls in the Continental U.S. We make it cheap to dial at the low cost of \$.039 per minute. What an incredible rate and unlike many competitors there are no time restrictions, no connection fees, and we do not require long-term contracts.

Remember, as a Cheap2Dial user, you will enjoy 500 extra FREE minutes each month for the first three months of service and you are entitled to a participation gift after being a customer in good standing for three months!

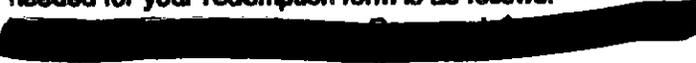
We acknowledge acceptance of your enrollment in Cheap2Dial's low cost calling plan and will be processing your account in the next few days. To begin using Cheap2Dial's service from your home telephone, dial the toll free access number listed below which allows authorized

calling from your local telephone number listed under your account, and dial the person whom you are wanting to call. ♦ It's that easy!

Toll-Free Access Number: 800-235-5352

You can make calls 24-hours a day, seven days a week with absolutely no time restrictions, for one low-cost of just \$.039 per minute!

Visit our website at <http://www.cheap2dial.com/promotions.htm> to learn how the redemption process works. To redeem your participation gift, a \$25 Red Lobster Gift Card, visit your online account page at: <http://www.cheap2dial.com/redemptioncenter.htm>. The information needed for your redemption form is as follows:


The redemption center link will only be available and valid for 60 days from when it first appears on the customer's online account page. After the 60 days, the link will no longer be active or present on the customer's online account page.

In order to qualify for this program, you must be 18 years or older and duly authorized to make changes to and/or incur charges on your local telephone bill. The telephone number that you have entered is (650) 755-1271. The monthly calling plan fee of \$13.97 will appear on your local telephone bill in the Miscellaneous Charges and Credits Section on USBI's page as billing on behalf of Cheap2Dial Telephone, LLC. If you wish to cancel at any time, you can either call our Customer Service Department at 1-866-800-9455, visit <http://www.cheap2dial.com/membercenter.html> or write to Cheap2Dial Telephone, LLC, P.O. Box 1503, Washington, MO 63090. Please do not respond to this message, as this e-mail was sent from an unattended mailbox.

Once again, welcome to Cheap2Dial. We look forward to providing you with excellent service. Enjoy the savings! Sincerely,

Cheap2Dial Customer Service
<http://www.cheap2dial.com/>
P.O. Box 1503
Washington, MO 63090
tel 866-800-9455

Complaint 39917

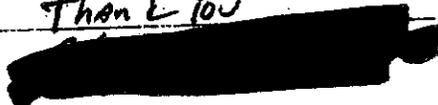
39917

5-6-09

My Name is [REDACTED]
I live at 2225th Lincoln Ave
Alameda, Ca. 94501. My Phone #
is [REDACTED] I was
charged on my AT&T Phone
Bill last month for service's
I didn't authorize or receive.
The company that billed me is
Enhanced Services Billing Inc.
I called them on 4-15-09 and
they said I ordered E-mail service
on line, I told them I don't own
a computer and they insisted
I ordered it. Finally they
agreed to credit AT&T. I
reported this to AT&T the same
Day. I also called their Fraud

Division and they said what
happend was Vega/
Today 5-6:09 I talked to
Jennifer from the C.P.U.C.
she told me to contact both
partys to make sure this credit
get's taken care of, I did that
and AT&T said I shouldn't
see this charge on my next
statement.

I would like to file a
complaint against Enhanced
~~Business~~ Service Billing's Inc.
This is now 2 hrs I've wasted
on this Bull shit.

Thank You




CAB SAN FRANCISCO Page 4 of 4
 Account Number [REDACTED]
 Date Apr 8, 2009
 09 MAY -7 PM 2:00

Questions? 1 888 298-3724

Important Information

This portion of your bill is provided as a service to the company identified above. Please review all charges appearing in this section. If you have any questions or concerns, call the telephone number shown above.

Current Charges

Itemized Charges and Credits

Item

No. Date Description

Billed on Behalf of RESIDENTIAL EMAIL

Questions? Call: 1 800 430-6314

1.	4-08	RESIDENTIAL EMAIL, LLC- MTHLY SVC FEE	14.96
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Government Fees and Taxes

2.	Local		1.12
Total Enhanced Services Billing Inc			16.07



Monthly Statement

Bill-At-A-Glance

Previous Bill	35.14
Payment Received 3-20 Thank you!	35.14CR
Adjustments	.00
Balance	.00
Current Charges	52.28
Total Amount Due	\$52.28
Amount Due in Full by	May 8, 2009

Billing Summary

Questions? Visit att.com

Plans and Services	26.09
1 800 288-2020	
AT&T Long Distance	10.12
1 800 288-2020	
Total Current Charges	52.28

called 4:15 pm 4-15-09
 called 4:30 pm 4-15-09
 called Fraud Division 4:15-09
 5:30 pm
 PUC 1800-649-7590

News You Can Use Summary

- PREVENT DISCONNECT
- PAYMENT OPTIONS
- LISTINGS INCREASE
- AT&T UNIVERSAL CARD
- CARRIER INFORMATION
- ELECTRONIC PAYMENTS
- UNIVERSAL SVC FEE

See "News You Can Use" for additional information

555 PA → 3rd Party Block on myLine

Plans and Services

Monthly Service - Apr 8 thru May 7

Service is billed in advance from the 8th of each month.

1. Residence Flat Rate Service	13.50
2. Caller ID Selective Blocking	.00
3. 900/978 Blocking	.00
Total Monthly Service	13.50

Additions and Changes to Service

This section of your bill reflects charges and credits resulting from account activity.

Order No.	Item	Quantity	Monthly Rate	Amount Billed
	Charges to [REDACTED]			
	4. Rate Change	1	.08	.02
	Federal Universal Service Fee			

Local Usage

Zone 3 Calls

No.	Date	Time	Place Called	Number	Code	Min	Amount
5.	3-08	828A	SHIFC NT-EVCA	415 588-8354	N	1	.04
6.	3-08	1032A	HAYWARD CA	510 581-5818	N	4	.16
7.	3-08	303P	HAYWARD CA	510 581-5818	N	3	.12
8.	3-08	518P	HAYWARD CA	510 581-5818	N	3	.12
9.	3-10	557P	HAYWARD CA	510 581-5818	E	10	.40
10.	3-13	850P	HAYWARD CA	510 581-5818	E	1	.04
11.	3-13	651P	HAYWARD CA	510 581-5818	E	1	.04
12.	3-14	629P	HAYWARD CA	510 581-5818	N	1	.04
13.	3-15	1158A	SHIFC NT-EVCA	415 588-8354	N	15	.60
14.	3-17	830P	SHIFC NT-EVCA	415 588-8354	E	2	.08
15.	3-19	808P	HAYWARD CA	510 276-0734	E	7	.28
16.	3-21	840A	SHIFC NT-EVCA	415 588-8354	N	2	.08
17.	3-21	1002A	HAYWARD CA	510 481-5444	N	12	.48
18.	3-22	1005A	HAYWARD CA	510 581-5818	N	12	.48
19.	3-22	1227P	SHIFC NT-EVCA	415 588-8354	N	1	.04
20.	3-22	247P	WALNUT CRICA	825 977-8408	N	1	.04
21.	3-22	248P	SHIFC NT-EVCA	415 588-8354	N	1	.04
22.	3-26	553P	HAYWARD CA	510 581-5818	E	8	.32
23.	3-28	1102A	HAYWARD CA	510 581-5818	N	1	.04
24.	3-28	1231P	HAYWARD CA	510 276-0734	N	1	.04
25.	3-28	1232P	HAYWARD CA	510 305-2877	N	1	.04
26.	3-28	628P	HAYWARD CA	510 581-5818	N	1	.04
27.	3-30	541P	HAYWARD CA	510 581-5818	E	7	.28
28.	4-02	358P	HAYWARD CA	510 581-5818	D	1	.04

Local Services provided by AT&T California or AT&T Nevada based upon the service address location.

U.S. Pat. D410, 950 and D414, 510

Printed on Recycled Paper

Return bottom portion with your check in the enclosed envelope.

att.com

DUE BY: May 8, 2009

\$52.28

LATE: After May 12, 2009

\$5.83



Billing Date: Apr 8, 2009

Account Number

Please include your account number on your check

Make check payable to:

AT&T
 PAYMENT CENTER
 SACRAMENTO CA 95887-0001

16754

RECEIVED
CAB SAN FRANCISCO

09 JAN -7 PM 2:00

Jan 5-09

Attention: CPUC Consumer Affairs:

For the 2 months now, I have been receiving on my AT&T bill charges we did not make. We do not own a Computer and further more, we do not know how to use one.

I made a call to you on Monday 1-5-09. and was told by a gentleman name "Pete" to write a Complaint to you and have these bills blocked out on my account, and adjustments done. So that when I get my monthly AT&T bill, there will be only your AT&T billing to be paid.

I did talk to AT&T, and they stated, nothing they could do. I called the telephone #'s that are listed under the two bills I am disputing, and get no response.

I am enclosing copies
which I have circled
thank you, I do hope
this can be resolved
soon

I did call HT & IT and
told them I had called CPUC. ~~in~~
and that I would only be paying
my HT & IT charge, and not
the ones that are on my
bill which we didn't make
I talk to a gentleman named
Ryan at 11:30 AM - 1-5-39

thank you again for
your cooperation

[REDACTED]
and
[REDACTED]



Monthly Statement

Page 1 of 5
 Account Number [REDACTED]
 Billing Date Dec 20, 2008
 Web Site att.com

Bill-At-A-Glance

Previous Bill	59.38
Payment	32.23CR
Adjustments	44.22CR
Balance	29.07CR
Current Charges	67.70
Total Amount Due	\$44.63
Amount Due in Full by	Jan 20, 2009

Billing Summary

Questions? Visit att.com

Plans and Services 1 800 288-2020	19.18
AT&T Long Distance 1 800 288-2020	13.64
Enhanced Services Billing Inc 1 888 298-3724	21.15
The Billing Resource 1 888 298-8079	13.73
Total Current Charges	67.70

Detail of Payments and Adjustments

Item No.	Date	Description	Adjustments	Payments
1.	12-11	Account Balance Adjustment	1.92CR	
2.	12-12	Payment		32.23
3.	12-20	Adj for - Enhanced Services Billing Inc	42.30CR	
Totals			44.22CR	32.23

Plans and Services

Monthly Service - Dec 20 thru Jan 19

4. Residence Flat Rate Service	10.94
5. Caller ID Selective Blocking	.00
6. Your Listing Is Not Published	1.25
Total Monthly Service	12.19

Surcharges and Other Fees

7. Federal Subscriber Line Charge	4.39
8. Rate Surcharge	.18
9. State Regulatory Fee	.02
10. Federal Universal Service Fee	.50
Total Surcharges and Other Fees	5.09

Government Fees and Taxes

11. CA High Cost Fund Surcharge - A:	.01
12. CA High Cost Fund-B and CA Advanced Svc Fund	.07
13. California Teleconnect Fund Surcharge	.01
14. Universal Lifeline Telephone Service Surcharge	.14
15. CA Relay Service and Communications Devices Fund	.02
16. 9-1-1 Emergency System	.07
17. Federal	.53
18. Local	1.05
Total Government Fees and Taxes	1.90

Total Plans and Services

19.18

AT&T Long Distance

Important Information

Message Regarding Terms & Conditions:
 To view your Terms & Conditions for AT&T Long Distance, access www.att.com/public_affairs or call 1 888 226-8530 to have a copy mailed.

News You Can Use Summary

- CARRIER INFORMATION
- DID YOU KNOW???
- PAYMENT OPTIONS
- THE NEW 411

See "News You Can Use" for additional information

Local Services provided by AT&T California or AT&T Nevada based upon the service address location.

U.S. Pat. D410, 950 and D414, 510

Return bottom portion with your check in the enclosed envelope.



Page 4 of 5
 Account Number [REDACTED]
 Billing Date [REDACTED]
 Questions? 1 888 298-3724

Handwritten scribbles

Important Information

This portion of your bill is provided as a service to the company identified above. Please review all charges appearing in this section. If you have any questions or concerns, call the telephone number shown above.

Current Charges

Itemized Adjustments

Item	No.	Date	Time	Service and Number Called	Code	Min
Other Credits						
	1.	10-23		CREDIT ADJ		18.95CR
	2.	11-23		CREDIT ADJ		18.95CR
Total Other Credits						38.90CR
Government Fees and Taxes						
	3.	Universal Lifeline Telephone Service Surcharge				.00
	4.	Local				2.40CR
Total Government Fees and Taxes						2.40CR
Total Itemized Adjustments						42.30CR

Itemized Charges and Credits

Item	No.	Date	Description	Min	
On behalf of ADVANCE BENEFITS INC					
Questions? Call: 1 800 660-6574					
	5.	11-23	ADVANCE BENEFITS, INC-VOICEMAIL MO FEE	18.95	
Government Fees and Taxes					
	6.	Local			1.20
Total Enhanced Services Billing Inc				21.15	



Complaint 25380

25380

February 17, 2009

RECEIVED
CAF SAN FRANCISCO
09 FEB 19 PM 2:32

**Commission at Consumer Affairs Branch
California Public Utilities
505 Van Ness Ave
San Francisco, CA 94102**

Dear Consumer Affairs:

FRAUDULENT TELECOMMUNICATION CHARGES

AT&T and OSP Communications have illegally conspired to extort and collect money using the "federal mail system." After my discussions with AT&T and OSP, I believe that both AT&T and OSP knowingly are collecting fraudulent charges and blaming it on a loop-hole created by CPU rulings.

ACTIONS TAKEN

1. On February 13, 2009, I received a bill from AT&T which contained a fraudulent charge of \$19.04, billed on behalf of OSP Communications (copy attached). I called OSP and talked to an Alicia who stated they were a 3rd party long distance billing carrier. When I asked her how OSP got my name and account number, she stated she didn't know. I told her the charge was fraudulent and not a result of any actions on my part. The only other persons who have access to my account are AT&T. After calling OSP, I did an internet search to determine where OSP Communications was located. What I found was articles of "OSP Communications" attempting to collect on unauthorized and illegal fraudulent calls (articles attached). These activities have been reported to Verizon, AT&T, etc.
2. I called AT&T customer services about OSP's illegal activities and fraudulent charge on my bill, they were unconcerned and stated I had to call OSP. When I asked how OSP got my name and account number, she had no answer. AT&T denied providing my confidential information to OSP. I explained that my AT&T wireless phone was my long distance source and did not need a long-distance carrier. I asked how they prevented fraudulent 3rd party billing, they said they didn't and would not because it is not part of their work. I asked AT&T to protect me from such future fraudulent charges, they said they couldn't. I had to take this up with CPU.
3. I asked to speak with a supervisor and was transferred over to Monica. I expressed to Monica that OSP and AT&T were committing mail fraud. She was not unconcerned and stated it was a CPU issue. She informed me that AT&T could not prevent 3rd

party billing because CPU allows it, regardless if the charge is fraudulent. Monica stated that AT&T does not validate 3rd party billing, or are concerned if the charges are fraudulent. Monica repeated that AT&T cannot stop 3rd party billing and that CPU has provided a loop-hole for such carriers like OSP. Monica stated that my issues had to be raised with the CPU and the 3rd party carrier. My impression of the conversation with Monica was that AT&T has no risks related to 3rd party billing, so they could care less if the activity is fraudulent. AT&T simply PUNTS the ball to CPU.

I ended my call with Monica by clearly expressing to her that I didn't want a long-distance carrier, I was NOT designating a long-distance carrier, and that I wanted AT&T to protect me from such 3rd party billings. I expressed to Monica that AT&T had a legal obligation to protect me from such because they have my private and confidential information. I asked her to specifically and explicitly reflect this discussion on my account.

In summation, it seems that the consumer has no control over such fraudulent charges appearing on the AT&T bills, and only AT&T and CPU can stop this. It also seems inconceivable that CPU and the State of California are allowing AT&T to commit mail fraud. How can this be?

RESOLUTION WANTED

1. I am requesting that CPU contact the State Attorney's Office and the United States Attorney's Office and formally charge AT&T and OSP with mail fraud. Fraudulent misrepresentations and schemes which use the United States mail to further that fraudulent conduct can be prosecuted as "mail fraud." The only requirement for mail fraud is the existence of some kind of fraud or misrepresentation wherein the U.S. mails or commercial carriers are used to mail an item related to the scheme, such as my bill. My case in particular and others listed in the Internet are sufficient evidence of an existent fraudulent scheme that is using the federal mail systems. AT&T is aware of this. (Reader, please type "OSP Communications" in the Internet)
2. There has to be a legal contractual and fiduciary relationship between the consumer and AT&T. In order to get services from AT&T, the consumer must provide legal and private/confidential information to AT&T. Having provided this information, a trust and contractual fiduciary responsibility is created. This contract and trust cannot be consummated without this information. Further, the fiduciary relationship between the consumer and AT&T is encouraged by public policy, state/federal laws, and taxation. AT&T should not be allowed to undermine this fiduciary duty and responsibility by acting first to protect the consumer. By acting as a collection agent for a 3rd party, AT&T has put the consumer at risk. This is a conflict of interest and the CPU should force AT&T to protect the consumer's investment first and the entrusted legal and confidential/private information that has been provided, even after services are terminated.

3. I want rightful compensation from AT&T for putting me account and good credit in jeopardy and for forcing me to do their job. My time and effort is as valuable as theirs in researching this issue and bringing it to the attention to CPU and the law enforcement agencies.

Sincerely,

A large black rectangular redaction box covers the signature area.

Pittsburg, CA 94565

Enclosure(s)

AT&T Bill from 2/7/09

Internet Articles of OSP scams

Cc:

AT&T

Attention Legal Department

POB 9039

South San Francisco, CA 94083

US Attorney General's Office

450 Golden Gate Avenue, Box 36055

San Francisco, CA 94102

Attorney General's Office

California Department of Justice

Attn: Public Inquiry Unit

P.O. Box 94425

Sacramento, CA 94244-2550

Federal Communications Commission

Consumer & Governmental Affairs Bureau

Consumer Complaints

445 12th Street, SW

Washington, D.C. 20554

The Billing Resource



Page 3 of 3
Account Number [REDACTED]
Billing Date [REDACTED]
Questions? 1 888 286-8079

Important Information

This portion of your bill is provided as a service to the company identified above. Please review all charges appearing in this section. If you have any questions or concerns, call the telephone number shown above.

Current Charges

Long Distance

No.	Date	Time	Place Called	Number	Code	Min	
Billed on Behalf of OSP COMMUNICATIONS							
Questions? Call: 1 877 481-8508							
<u>Itemized Calls</u>							
1	1-22	534P	LANEBD	TX 858 724-7245	080	13.0	18.04
<u>Key to Calling Codes</u>							
B	Collect		0	Day		0	Oper-Dial Rates
Total The Billing Resource							18.04

AUCICIA 2/13/09 3:15 PM - Discuss
TINA 2/13/09 4:00 PM - asked for a supervisor; MONICA super

Complaint 35026

March 26, 2009

Domenico's Italian Restaurant

Phone [REDACTED]

236 West Huntington Drive
Monrovia ca, 91016

Attention California Public Utilities Commission
Consumer Affairs Branch 505 Van Ness Ave
San Francisco California 94102
Ref. Verizon

[REDACTED]

Ref. ComTel Cancellation # 780037

Have attempted repeatedly to resolve a charge on the billing for the past two years without any satisfaction, put on hold and told will be able to speak to a manager about this fraud being conducted by not only Verizon as agents billing for ILD Teleservices (Phone 800 433 4518) for a company, ComTel Web Hosting (Phone 877 477 5153). Other unauthorized charges, Advance Business Svc. and First Fairfield.

Have a Cancellation # 780037 from ComTel for unauthorized billing appearing on my statement but they advise I must obtain two years of billing information to get credit for these charges which were not authorized.

Phoned several times either put on hold or transferred to a manager then put on hold again till no one answers.

Spent several hours attempting to get someone at Verizon to take care of this to no avail! Must get payment history in order to resolve this from Verizon they are the people that we make our payments to acting as agents for these bogus companies.

Also tax credit that now I must attempt to resolve?

Copy of statement enclosed.

[REDACTED]

[REDACTED]
El Monte Ca. 91734
Phone [REDACTED]
[REDACTED]

RECEIVED
CAB SAN FRANCISCO
09 APR - 2 PM 2:00

Verizon Long Distance

TAXES AND FEES ON SERVICES

1 911 State Tax	.07
2 CHCF-B and the CASF	.01
3 Federal Universal Service Fee - Verizon LD	.93
4 CA Universal Lifeline Telephone Service	.01
Total	\$ 1.02

Verizon Long Distance basic charges **\$ 14.21**

Total Verizon Long Distance Charges \$ 14.21

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.



ILD billing
questions call
800 433-4518

Billing for ILD Teleservices

The following charges appear on your Verizon bill as a service to ILD Teleservices. Direct your billing questions to the phone number on the right.

Billing on behalf of ComTel Communications
Billing Questions call 800 433-4518

MISCELLANEOUS CHARGES AND CREDITS

Charges and Credits for [REDACTED]

5 Feb 14	ComTel Web Hosting Monthly Fee	34.95
6 Mar 14	ComTel Web Hosting Monthly Fee	34.95
Total		\$ 69.90

For questions concerning your bill, call the number listed at the top of this section. The calls on this page were forwarded by ILD Teleservices, the clearinghouse agent for ComTel Communication.

Billing on behalf of Advanced BusinessSvc
Billing Questions call 800 433-4518

MISCELLANEOUS CHARGES AND CREDITS

Charges and Credits for [REDACTED]

7 Mar 2	Business Max Monthly Fee	49.95
Total		\$ 49.95

For questions concerning your bill, call the number listed at the top of this section. The calls on this page were forwarded by ILD Teleservices, the clearinghouse agent for Advanced BusinessSvc.

Billing on behalf of First Fairfield
Billing Questions call 800 433-4518

MISCELLANEOUS CHARGES AND CREDITS

Charges and Credits for [REDACTED]

8 Mar 11	First Fairfield Monthly Service Fee	39.95
Total		\$ 39.95

For questions concerning your bill, call the number listed at the top of this section. The calls on this page were forwarded by ILD Teleservices, the clearinghouse agent for First Fairfield.

Handwritten notes:
 877-477-5153
 ComTel
 Tele marketing
 Cancellation
 760037
 3rd bill
 1877 477 5153
 + 322
 MARRIED

Complaint 11630

11630

DEC 17 2008

[REDACTED]
[REDACTED]
SANTA CLARITA, CA 91322

December 15, 2008

CPUC
CONSUMER AFFAIRS
505 Van Ness Ave
San Francisco, CA 94102

RE: AT&T PHONE NUMBER [REDACTED]

To whom it may concern,

I am contacting you regarding my phone bill. I have a company by the name of USBI that contacted one of my employees and I guess represented themselves as AT&T. They provided with a recording of the conversation but I am unable to understand what conversation transpired. They are a very rude group of people and my employee does not remember ever having a conversation with them.

I have on 4 different occasions called this company and requested they stop billing me for the charges but each month I get another bill. I have spoken with AT&T and they have credited my account but I keep getting these charges on my bill. Can you help? I really need it to stop.

Please contact me at:

[REDACTED]
25404 Cariz Dr.
Valencia, CA 91355

Sincerely,

[REDACTED]



Monthly Statement

Bill At A Glance	
Previous Bill	493.88
Payment	238.97CF
Adjustments	267.93CF
Balance	.00
Current Charges	518.82
Total Amount Due	\$518.82
Amount Due in Full by	Dec 28, 2008

AT&T Discounts

- Promotions and Discounts this month saved you \$8.45.

Detail of Adjustments to A Glance

Item No.	Date	Description	Adjustments	Payments
1.	11-29	Payment		238.97
2.	12-04	Adj for - USBI	267.93CF	
Totals			267.93CF	238.97

Plans and Services

Billing Summary		
Questions? Visit att.com	Page	
Plans and Services 1 800 750-2355	1	163.88
AT&T Long Distance 1 800 750-2355	2	97.09
USBI 1 888 478-8724	14	257.93
Total Current Charges		518.82

Promotions and Discounts

Item No.	Description	
3.	SimpleLink Enhanced Reward for Bill Period Dec 4, 2008.	8.45CF

Monthly Service - Dec 4 thru Jan 3

4.	Monthly Charges	169.88
----	-----------------	--------

Local Usage

Local Calls (Zones 1 and 2)

If you subscribe to a voicemail service and/or the Call Forwarding feature, local usage charges apply when retrieving mailbox messages and/or each time the Call Forwarding feature is activated.

Item No.	Description	Calls/Initial Minutes	Additional Minutes	
Charges for 619 543-0948				
5.	Day Calls	1	1	.08
6.	Evening Calls	0	0	.00
7.	Night Calls	0	0	.00
Total Charges for 619 543-0948				
.08				
Charges for 619 543-8143				
8.	Day Calls	21	42	1.68
9.	Evening Calls	1	2	.07
10.	Night Calls	0	0	.00
Total Charges for 619 543-8143				
1.68				
Charges for 619 543-9158				
11.	Day Calls	15	6	.63
12.	Evening Calls	1	1	.05
13.	Night Calls	0	0	.00
Total Charges for 619 543-9158				
.68				
Charges for 619 543-0285				
14.	Day Calls	8	24	.70

Local Services provided by AT&T California or AT&T Nevada based upon the service address location.



Important Information

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Current Charges

Itemized Adjustments

Miscellaneous Adjustments

1. Adjustments 267.93CR

Itemized Charges and Credits

Item

No. Date Description

Billed on Behalf of SILV COMMUNICATION

Charges for 619 543-0848

2.	11-05	FEDERAL UNIVERSAL SERVICE FUND FEE	4.08
3.	11-05	SILV-UNLTD NATIONWIDE LD ADD'L LINE	24.96
4.	11-05	BUSINESS MULTILINE CHARGE	6.50
Total Charges for 619 543-0848			35.54

Charges for 619 543-0945

5.	11-05	FEDERAL UNIVERSAL SERVICE FUND FEE	4.08
6.	11-05	SILV-UNLTD NATIONWIDE LD ADD'L LINE	24.96
7.	11-05	BUSINESS MULTILINE CHARGE	6.50
Total Charges for 619 543-0945			35.54

Charges for 619 543-9143

8.	11-05	FEDERAL UNIVERSAL SERVICE FUND FEE	4.08
9.	11-05	SILV-UNLTD NATIONWIDE LD ADD'L LINE	24.96
10.	11-05	BUSINESS MULTILINE CHARGE	6.50
Total Charges for 619 543-9143			35.54

Charges for 619 543-9158

11.	11-05	FEDERAL UNIVERSAL SERVICE FUND FEE	4.08
12.	11-05	SILV-UNLTD NATIONWIDE LD ADD'L LINE	24.96
13.	11-05	BUSINESS MULTILINE CHARGE	6.50
Total Charges for 619 543-9158			35.54

Charges for 619 543-9205

14.	11-05	FEDERAL UNIVERSAL SERVICE FUND FEE	4.08
15.	11-05	SILV-UNLTD NATIONWIDE LD ADD'L LINE	24.96
16.	11-05	BUSINESS MULTILINE CHARGE	6.50
Total Charges for 619 543-9205			35.54

Charges for 619 543-9275

17.	11-05	FEDERAL UNIVERSAL SERVICE FUND FEE	4.74
18.	11-05	CARRIER ASSESSED - USF RECOVERY FEE	3.50
19.	11-05	SILV-UNLTD NATIONWIDE LD MTHLY FEE	29.95
20.	11-05	BUSINESS MULTILINE CHARGE	6.50
Total Charges for 619 543-9275			44.69

Charges for 619 543-9365

21.	11-05	FEDERAL UNIVERSAL SERVICE FUND FEE	4.08
22.	11-05	SILV-UNLTD NATIONWIDE LD ADD'L LINE	24.96

Itemized Charges and Credits - Continued

Item

No. Date Description

23.	11-05	BUSINESS MULTILINE CHARGE	6.50
Total Charges for 619 543-9365			35.84
Total for SILV COMMUNICATION			267.93
Total Itemized Charges and Credits			267.93

Total USBI 267.93



Complaint 14642

A note from...

[REDACTED]

THIS CHARGE AND THE COMPANY LISTED IS SOMETHING WE ARE NOT AWARE OF, AND I HAVE HAD NO LUCK IN MY EFFORT TO CONTACT THIS COMPANY TO FIND OUT WHAT THE CHARGES ARE FOR.



Helping kids achieve their Dreams

Y062255



USBI



Page 4 of 4
Account Number [REDACTED]
Billing Date [REDACTED]

Questions? 1 888 478-8724

JAN 05 2009



This portion of your bill is provided as a service to the company identified above. Please review all charges appearing in this section. If you have any questions or concerns, call the telephone number shown above.



Numbered Charges and Credits

No.	Date	Description	
Billed on behalf of PLAT RATE LD, INC.			
Questions? Call: 1 888 478-8724			
1.	11-18	PLAT RATE LD, INC-UNLMTD LD MTHLY FEE	19.95

Government Fees and Taxes

2	Local	1.80
Total USBI		21.45

1/4/09

ATTY & CA. PUC

I DID NOT REQUEST OR AUTHORIZE ANY CHANGES IN MY TELEPHONE SERVICE. I CALLED ATTY AND THEY STATED THAT THEY COULD NOT DO ANYTHING ABOUT THE ABOVE CHARGES I CALLED THE NUMBER ABOVE TO INQUIRE ABOUT THESE FALSE CHARGES AND WAS ON HOLD FOR 1 1/2 HOUR TOTAL FOR 3 CALLS LISTENING TO MUSIC, AND EACH CALL I GOT A ANSWERING MACHINE ASKING ME TO LEAVE A MESSAGE. I LEFT TWO MESSAGES WITH MY NAME AND ~~FEDERAL~~ TELEPHONE NUMBER, AND SO FAR AFTE FIVE DAYS I HAVE NOT RECEIVED ANY CALL FROM THEM. I REFUSE TO PAY FOR A SERVICE I DIDN'T REQUEST OR DO NOT EVEN KNOW WHAT THIS SERVICE IS



Complaint 43943

43943

5/18/09

To Whom It May concern.

RECEIVED
CAB SAN FRANCISCO

09 MAY 26 PM 3:30

- Regarding: Billing

I [REDACTED] being a Verizon customer am being billed from services that I never requested; ESBI, AOL, ILD teleservices and probably others. I have called several times to complain but they are still not deducting it from my bill. I refuse to pay. The only service that I want is Verizon Life Line. Please remove all other services and deduct the fees.

Thank You

[REDACTED]

[REDACTED]

[REDACTED]

Sylmar, CA 91592



Billing Date: 04/28/09 Page 1 of 2
 Telephone Number : [REDACTED]
 Account Number: 0 [REDACTED]
 How to Reach Us : See page 2

Account Summary

Previous Charges	\$ 65.00
No Payment Received	.00
Past Due Charges (please pay now)	\$ 65.00
New Charges	
Verizon (page 3)	\$ 9.67
Other Providers (page 3)	35.24
Total New Charges Due May 22, 2009	\$ 44.91
To avoid a late payment charge, payment must be received before May 29, 2009.	
Total Due	\$ 109.91



Verizon Foundation
 Visit Thinkinty.org for thousands of FREE educational resources for teachers, students, parents and the after-school community.

1-866-VZ-MOVES

Moving? 1-866-VZ-MOVES

One call gets you up & running! Count on the Verizon network to make at least one part of your move easier. Across the street or across the nation all you need is one call to Verizon to set up your Internet, phone & digital TV in your new home in no time. Service availability varies.



Get Category Search Now from 411
 Business Category Search, a new feature on 411, allows you to locate a business number when you don't know the name, just by stating a 'Type of Business' such as a Plumber or Pet Shop. Just say Category Search and an operator will provide up to 3 numbers at the same price of a local 411 call.

CONSUMER ALERT!

Check your bill this month for a new service provider.

Mail Payments To:

Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?

Go to verizon.com/billingaddress or call us.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.



Yes! I want to be a Literacy Champion. Sign me up for a \$1 monthly donation to Verizon Reads. Your signature is required. _____

New Charges Due: May 22, 2009

Total Due: \$ 109.91

Amount Paid :

\$

210*HBRDA1
 00000000 010000000000
 01-CA 1734
 0123674150 20080912

042809

STEMAR CA 91342-4604



VERIZON CALIFORNIA
 PO BOX 9688
 MISSION HILLS CA 91346-9688



01 1734 1113046814 08N00000006500 00000010991 10



Billing Date: [REDACTED]
 Telephone Number: [REDACTED]
 Account Number: [REDACTED]
 How to Reach Us: See page 2

MONTHLY SERVICE - BASIC (Feb 28 to Mar 28)

Description	Qty	Unit Rate	
1 State Lifeline credit	1	12.13	CR 12.13
2 Lifeline service	1	19.91	19.91
3 Lifeline - credit	1	1.75	CR 1.75
Total			\$ 6.03

Lifeline Credit Applied for Interstate Subscriber Line Charge.

BASIC SERVICE TAXES AND SURCHARGES

4 Federal excise tax	.18
5 Utility User's Tax	.55
6 Funding to support the Public Utilities Commission	.01
7 Temp. surcharge as allowed by Public Utilities Commission	.11
Total	\$.85

Verizon basic charges **\$ 6.88**

Total Verizon charges \$ 6.88



Billing for ESBI

For ESBI questions, call toll free 1 888 295-3724

The following charges appear on your Verizon bill as a service to ESBI. Direct your billing questions to the phone number on the right.



MISCELLANEOUS CHARGES AND CREDITS

Charges and Credits for 02-03-04-05

8 Feb 18 Network Assurance EFax Monthly Svc Fee	14.95
Total	\$ 14.95

For questions concerning your bill, call the number listed at the top of this section. The calls on this page were forwarded by ESBI, the clearinghouse agent for Network Assurance.

TAXES AND FEES ON NON-BASIC SERVICES

9 Utility User's Tax	1.35
Total	\$ 1.35
ESBI non-basic service charges	\$ 16.30
Total for ESBI	\$ 16.30

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

For more information on ESBI, please access their World Wide Web Site address at: <http://www.billver.com/esbi>

For Your Information

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Complaint 27893

27893

RECEIVED
CAB SAN FRANCISCO
09 MAR -4 PM 2:00

this company ^{U.S. BI} will not stop.
I told them I do not want there
service. They said there is nothing
they can do, I tryed everything
they just wont go away, ATT
said there is nothing they can do.
that I need to contact you guys.
I tryed 5 times telling them
I dont want there service.
can you help please

[REDACTED]

USBI



Page 4 of 4
Account Number [REDACTED]
Billing Date Feb 4, 2009
Questions? 1 888 478-8724

Important Information

This portion of your bill is provided as a service to the company identified above. Please review all charges appearing in this section. If you have any questions or concerns, call the telephone number shown above.

Current Charges

Itemized Adjustments

Miscellaneous Adjustments
1. Adjustments 38.40CR

Itemized Charges and Credits

Item	No.	Date	Description	
Billed on Behalf of US TELECOM LONG DIST				
	2.	12-31	SINGLE BILL FEE	1.88
	3.	12-31	CARRIER ASSESSED - USF RECOVERY FEE	3.39
	4.	12-31	NETWORK ACCESS CHARGE	4.96
	5.	12-31	FEDERAL UNIVERSAL SERVICE FUND FEE	.40
Total for US TELECOM LONG DIST				10.72
Total Itemized Charges and Credits				10.72

Government Fees and Taxes

8. Local 1.07
Total USBI 11.79





at&t

AT&T Long Distance

Surcharges and Other Fees - Continued

Description	
1. Carrier Cost Recovery Fee	1.99
2. Fed Universal Service Fund	.29
Total Surcharges and Other Fees	2.28

Government Fees and Taxes

Description	
3. CA Teleconnect Fund (0.08%)	.00
4. CA Universal Lifeline Tel. Service Fund	.01
5. CA Local Utility Users Tax	.32
Total Government Fees and Taxes	.33

Key to Calling Codes

D Day Z Other

Total AT&T Long Distance 4.11

News You Can Use

CARRIER INFORMATION

Our records indicate that you have selected AT&T California or a company that resells their services as your primary local toll carrier and AT&T Long Distance or a company that resells their services as your primary long distance carrier. Please contact us if this does not agree with your records.

DIGITAL TV NOTICE

After February 17, 2009, a television receiver with only an analog broadcast tuner will require a converter box to receive full power over-the-air broadcasts with an antenna because of the Nation's transition to digital broadcasting. Analog-only TVs should continue to work as before to receive low power, Class A or translator television stations and with cable and satellite TV services, gaming consoles, VCRs, DVD players, and similar products. More information about the DTV transition is available from www.DTV.gov. For information about subsidized coupons for digital-to-analog converter boxes, go to www.dtv2009.gov or call 1-898-DTV-2009.

PAYMENT OPTIONS

Pay bills online FREE of charge at att.com. Go There Today! You can also pay by calling 1.800.288.2020 and saying "Pay Bill". Payments made with an AT&T representative may be subject to a \$5.00 payment convenience fee. You can mail your payment in the enclosed envelope.

ELECTRONIC PAYMENTS

When making a secure electronic bill payment from your bank account over the phone, you will need to provide sufficient information to authenticate yourself as the account owner. By providing this information, you are authorizing AT&T and your financial institution to process a one-time debit from your bank account for payment of your bill. Other bill payment options are available at www.att.com.

BUNDLE TODAY!

As an AT&T customer, when you bundle Home Phone with Unlimited Long Distance, Wireless, high-speed Internet and AT&T Advanced TV service, you'll enjoy greater savings. So bundle today and start saving month after month. Call 1.800.819.0882 or visit att.com/allyours to take advantage of our limited-time cash back offer.

AT&T UNIVERSAL CARD

SAVE UP TO 10% ON YOUR AT&T SERVICES with AT&T Universal Savings Card for the first 12 months and up to 5% savings thereafter. Save even more with low APR on balance transfers and NO annual fee. Restrictions apply. Call 1.800.361.9793 for details.

Terms and Conditions

THREE PAYMENT OPTIONS: Electronically, through Automatic Payment Service or Online: MyAT&T eBill™. At an Authorized Payment Location. Or mail to AT&T Payment Center, Sacramento, CA 95887-0001.

BILLING QUESTIONS: Call us first at 1 800 288-2020, or write: Residence Service, POB 9039, South San Francisco, CA 94083; or Business Service, POB 78230, San Francisco, CA 94107, or visit att.com. We will investigate and notify you. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave, San Francisco, CA 94102 or at www.cpuc.ca.gov, or call 1-800-649-7570 or TDD 1-800-229-6848. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at fccinfo@fcc.gov or call 1-888-225-5322, or TTY 1-888-835-5322. Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at www.calphoneinfo.com.

FEDERAL SURCHARGES: The Federal Universal Service Fee and the Federal Subscriber Line Charge are charges imposed by action of the Federal Communications Commission.

TARIFF INFORMATION: Call 1-888-319-8800 or visit our web site www.att.com/public_affairs.

CALLER ID SELECTIVE & COMPLETE BLOCKING: Caller ID sends your name and phone number to the person or business called. Selective Call Blocking prevents your information from being displayed for one call. Dial *87 (1167 - rotary phones) before calling. Complete Blocking keeps your information from being displayed on all of your calls except those you elect not to block. Dial *82 (1182 - rotary phones) to unblock. No blocking on 911, 800 and 900 calls. Both blocking options are free.

Complaint 50549

50549

RECEIVED
CAB SAN FRANCISCO

09 JUN 30 PH 2:00

[REDACTED]
ALBANY, CA 94706
PHONE/FAX [REDACTED]

Date: 6/30/09

To: CPUC ATTO: CAB	FAX #: [REDACTED]
Company/Organization: CA PUBLIC UTILITIES COMMISSION	
Subject: INFORMAL COMPLAINT OF AT&T FRAUDULENT CHARGES	

ATTACHED :

- (1) LETTER OF INFORMAL COMPLAINT (2 PAGES)
- (2) DETAIL (ETDI) OF AT&T BILL

June 30, 2009

CPUC
Attn: CAB

Subject: Informal Complaint
Fraudulent Charges on AT&T Bill from ESBI

I received my account bill from AT&T (dated 6/19/09) which contained an unauthorized charge by ESBI (Enhanced Billing Services, Inc.) on behalf of EMAIL DISCOUNTS, LLC for \$14.95 (5-27).

I immediately contacted AT&T Customer Service (Joseph Fritz, Pittsburg, 800-288-2020) to report that the unauthorized charge had appeared on my bill and to request that it be removed. Mr. Fritz indicated that he would note the complaint but that I would need to contact EMAIL DISCOUNTS, LLC (800-410-5781) for removal of the charges.

I called EMAIL DISCOUNTS, LLC and was connected to Shelly #14276 (Philippines) who told me I had ordered a monthly service from them. I told her I had never ordered any service from EMAIL DISCOUNTS, LLC either by phone, by mail or by computer, and I wanted the charge removed from my AT&T bill. At this point Shelly (who would not give a last name) launched into a sales pitch for services from EMAIL DISCOUNTS, LLC. When I declined the offer, Shelly said she would have the charges 'refunded' and asked for my address. When I asked her why she wanted my address, she read my address back to me from her files. She then asked for my email address which I declined to give her. Shelly also said there was an additional charge (\$14.95) to AT&T for June 2009 which she would also refund. I asked for her company address, and was given:

EMAIL DISCOUNTS, LLC
701 N. Green Valley Parkway
Suite #200
Henderson, Nevada 89074

Shelly said she was unable to give the names of the president or any officials of EMAIL DISCOUNTS, LLC.

I then called AT&T and was connected to supervisor Fidel Cante (San Diego). I told Mr. Cante that I had received a fraudulent charge on my AT&T bill for 6/09 and asked to speak to the fraud division of AT&T. Mr. Cante said that the fraud division of AT&T did not handle these complaints and I needed to call the CPUC. I asked him to block any further third party charges to my account, but he said he

could not do that. I told him that I considered AT&T to be complicit in the fraud if they provided no way to stop these unauthorized charges from reaching the customer. I said that directing their customer to contact the fraudulent vendor, who then attempts to extract further information from the customer, is no solution.

I called the CPUC (800-649-7570) and spoke to Christian (last name not given) who asked me to draft this letter and fax it to the CPUC, ATTN: CAB (415-703-1158).



cc: AT&T

AT&T Bill Detail Attached



Page 5 of 5
 Account Number [REDACTED]
 Billing Date JUL 14, 2009
 Questions? 1 888 298-3724

Important Information

This portion of your bill is provided as a service to the company identified above.
 Please review all charges appearing in this section. If you have any questions or
 concerns, call the telephone number shown above.

Current Charges

Standard Charges and Credits

Item	Qty	Date	Description	
Billed on behalf of EMAIL DISCOUNTS, LLC				
Questions? Call: 1 800 410-5781				
1.	5-27		EMAIL DISCOUNTS, LLC MONTHLY FEE	14.00

Government Fees and Taxes

2.	Local			1.00
Total Enhanced Services Billing Inc				15.00