

CUB'S FIVE SIMPLE STEPS TO LOWER PHONE BILLS

1: STICK WITH AT&T FOR LOCAL SERVICE

Local calls are those within about 15 miles from your home. For these calls, stick with AT&T but opt for a low-cost **Consumer's Choice** calling plan. The **Consumer's Choice** plans were designed by CUB to save you money and, under a legal settlement, AT&T is required to offer them.

MAKE THE CONSUMER'S CHOICE

If you don't make a lot of calls and want affordable, no-frills phone service, sign up for...

CONSUMER'S CHOICE BASIC

For basic phone service and 30 local calls a month.
Additional calls are only 6 cents per call.

If you live in:	The cost is:
Downtown Chicago	\$3.05
Chicago neighborhoods and adjacent suburbs	\$6.03
Rest of Illinois.....	\$9.50

If you want the convenience of unlimited local calling, sign up for...

CONSUMER'S CHOICE EXTRA

For basic phone service and unlimited local calls.

If you live in:	The cost is:
Downtown Chicago	\$9
Chicago neighborhoods and adjacent suburbs.....	\$12
Rest of Illinois.....	\$15

If you want unlimited local calling and additional calling features, sign up for...

CONSUMER'S CHOICE PLUS

For basic phone service, unlimited local calls, and a choice of two extra features like Call Waiting or Caller ID.

If you live in:	The cost is:
Downtown Chicago	\$16
Chicago neighborhoods and adjacent suburbs.....	\$19
Rest of Illinois.....	\$19.70

Note: The Consumer's Choice plans cover only local calls, or calls within roughly 15 miles of your home.

To make the Consumer's Choice, call
AT&T at 1-866-582-0713.

2: DROP AT&T FOR LONG-DISTANCE SERVICE

AT&T's long-distance service is expensive. Unless you make 1,000 minutes or more of long-distance calling or have some other atypical usage, most plans are not a good deal.

DROP LONG DISTANCE ALTOGETHER

You aren't required to have long-distance service and, if you don't make many calls, why pay for something you're not using? If you need to make a long-distance call, purchase a low-cost pre-paid calling card. They're available at a variety of major retailers.

USE YOUR CELLPHONE

Most cellphone plans include free long-distance calling and many people have huge balances of unused minutes. If you've already paying for a cell, use it to save money on your home phone.

SWITCH TO A LOW-COST LONG-DISTANCE COMPANY

You haven't heard of most of them, but companies like Pioneer, ECG, or TCI offer rock-bottom per-minute rates for the same service you're getting from AT&T. Look for plans with out-of-state rates no higher than 3 cents a minute and no (or low) monthly fees or usage minimums. Pioneer also offers a \$10 credit for new customers referred by CUB.

Your new long-distance company also may offer local service. CUB's recommendation? Stick with AT&T's Consumer's Choice plans for local service—the prices can't be beat—and opt for a different long-distance company. You'll have to pay two bills, but the savings will be worth any inconvenience.



3: BEWARE OF BUNDLES

Packages that bundle local, long-distance, Internet and even television service are all the rage now. But beware. Those big bundles aren't for everyone. Usually, you'll pay more than you should for the phone service portion of the offer and, after the low introductory price expires, the sky's the limit on the price.

4: DROP UNNECESSARY SERVICES

Services like Linebacker and 411 can really break the bank. Linebacker is an expensive insurance plan that covers the phone wires inside your home. But, since most service problems occur on the wires outside the home, few customers actually use the service. At \$8 a month, or nearly \$100 a year, it's an expensive insurance policy many folks decide to cancel.

With rates as high as \$2 a call, using 411 can cost you plenty. Instead, get in the habit of using a free directory assistance, such as 1-800-FREE-411. It's a lot like traditional 411—except completely free—and, by most accounts, just as reliable. You can also find free directory assistance on website like yellowpages.com or whitepages.com

5: TRIM BLOATED CELLPHONE BILLS

Many consumers sign up for expensive cellphone plans packed with minutes and features they don't need or use. And they get locked into expensive, two-year contracts with the big wireless companies that carry hefty early exit fees.

If you want a cell for basic phone calling, consider going pre-paid. A pre-paid plan lets you pay only for the minutes you think you need, either on a pay-as-you-go basis or on a monthly plan. But they don't require a two-year contract—you can cancel the service at any time. You can purchase the phones at major retailers, like Target, Walmart, Best Buy or Radio Shack. And, many companies have plans and phones designed specifically for seniors. Visit CUB's online Phone Savings Center for details.

If you only want a cell phone for emergencies, keep in mind that ANY charged cellphone can dial 911, so if you or a family member has an old cellphone lying around, keep it charged and you'll have an "emergency only" phone. Also, several public agencies participate in a free 911 call phone distribution program. Visit www.911cellphonebank.org to see if there's an agency in your area.