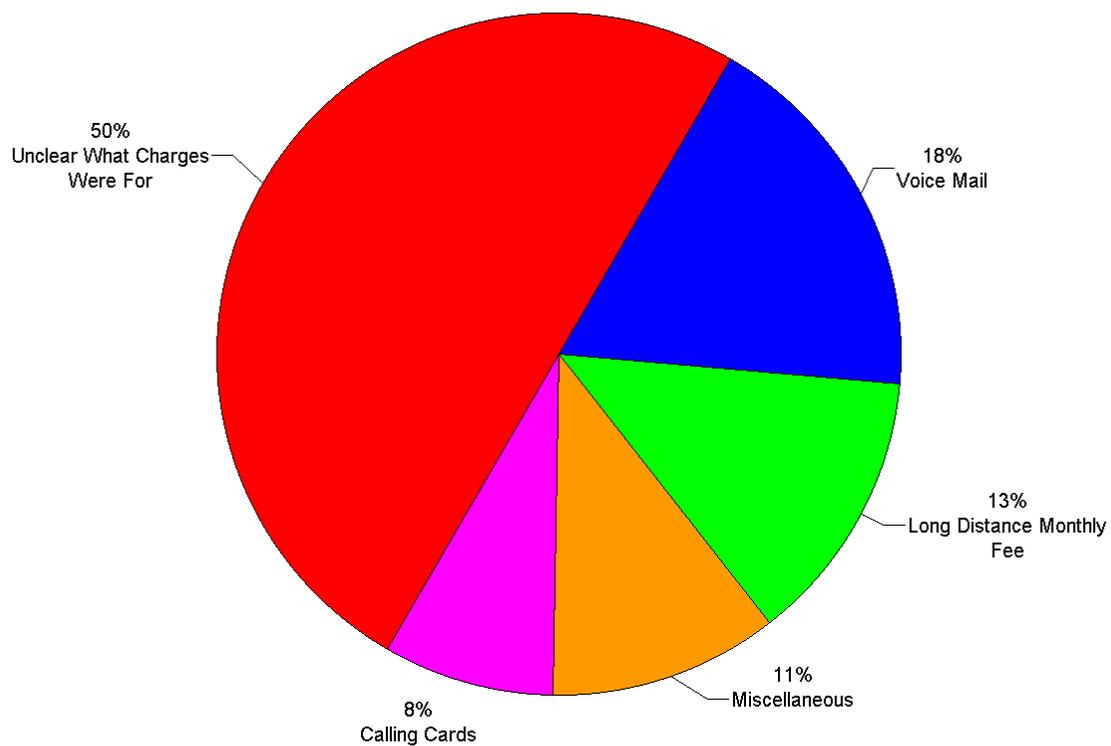


National Fraud Information Center

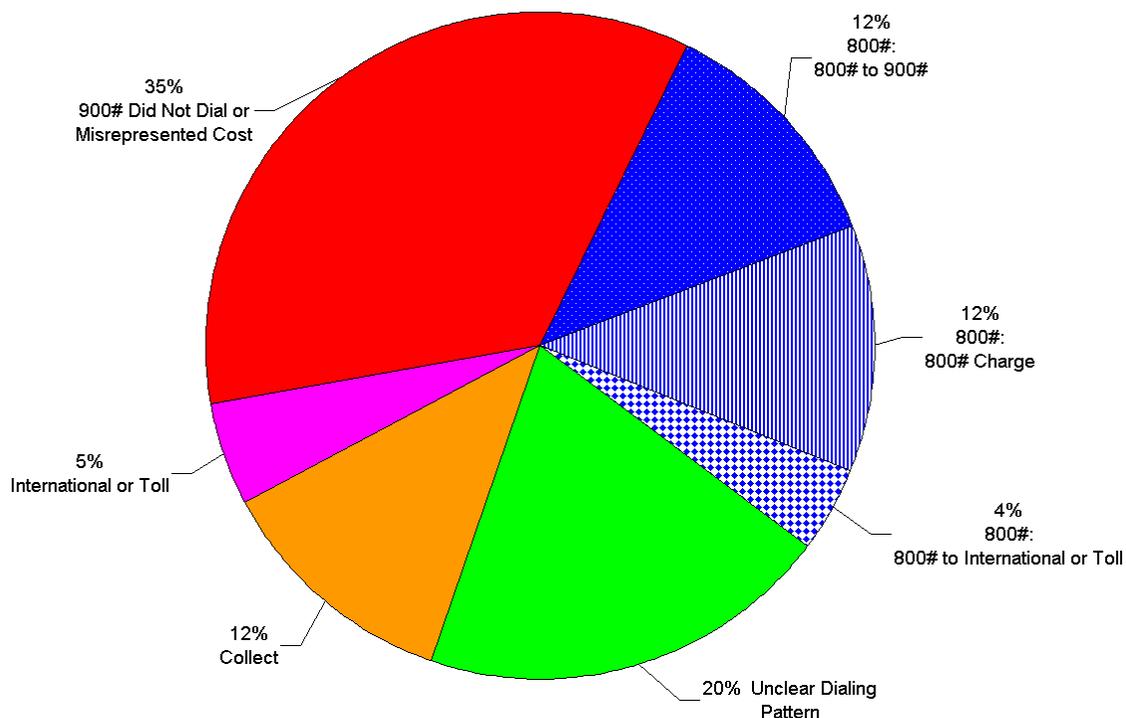
Charts

National Fraud Information Center Breakdown of Cramming Reports: November 1998



National Fraud Information Center

Breakdown of Pay-Per-Call Reports: January - November 1998



Breakdown of Cramming Reports November 1998	
Unclear What Charges Were For	50%
Voice Mail	18%
Long Distance Monthly Fee	13%
Miscellaneous	11%
Calling Cards	08%

	Pay-Per-Call	Cramming
1992	41	
1993	159	
1994	146	
1995	207	
1996	278	
1997	832	105
1998	182	2734

Breakdown of Pay-Per-Call Reports January-November 1998	
900#-Did not dial or misreprestned cost	35%
800# to 900#	12%
800# Charge	12%

800# to International Toll	04%
Unclear Dialing Pattern	20%
Collect	12%
International or Toll	05%
