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February 3, 2011

**Ex Parte**

Ms. Marlene Dortch  
Secretary  
Federal Communications Commission  
445 12<sup>th</sup> Street, SW  
Washington, DC 20554

**Re: CG Docket 09-158 Consumer Information and Disclosure;  
CC Docket 98-170 Truth in Billing Format; WC Docket 04-36  
IP-Enabled Services, and FCC 09-68 Consumer Information  
and Disclosure, Truth in Billing and IP Enabled Services**

Dear Ms. Dortch:

On February 3, 2011 Olivia Wein and Andrew Pizor, staff attorneys with the National Consumer Law Center met with Elizabeth Lyle, WTB; Christine Clearwater, WTB; Joel Taubenblatt, WTB; Lynn Ratnavale, CGB; Katie Costello, MB; Nancy Stevenson, CGB; Mark Stone, CGB; Kurt Schroeder, CGB; Will Freedman, CGB; Richard Smith, CGB; Rebecca Hirselj, CGB; and Arthur Scrutchins, CGB.

The purpose of the meeting was to discuss low-income consumer concerns regarding meaningful and effective consumer information and disclosure for wireline, wireless and internet products. We emphasized the importance of timely notice as a consumer is nearing the end of plan for voice minutes, texts and/or data and meaningful and timely notice before a consumer incurs higher rates and additional fees. Our concerns were primarily focused on appropriate notice for users of pre-paid wireless phone products, and in particular prepaid wireless Lifeline. We also raised the importance of providing information on the amount that a consumer would need to pay to retain basic service in situations where the consumer can only make a partial payment and has subscribed to a bundle of services. We raised examples of notice practices in the financial services area regarding mortgages, ATM fees, overdraft fees and in the provision of social security benefits using prepaid cards.

We shared with staff an excerpt from NCLC's *The Cost of Credit* manual, 4<sup>th</sup> ed., 2009, pp.653 – 658 (The Credit Marketplace and a Sampling of Abuses *Du Jour*); the article, *FRB Requires Opt-In for ATM and One-Time Debit Card Overdraft Fees*, NCLC Reports, Consumer Credit and Usury Edition, vol. 28, Nov/Dec 2009; three law review articles: Oren Bar-Gill and Rebecca Stone, *Mobile Misperceptions*, Harvard Journal of Law and Technology, Fall 2009, pp. 49 – 118; Oren-Bar Gill and Elizabeth Warren, *Making Credit Safer*, University of Pennsylvania Law Review, Nov. 2008, pp. 1-101, and Alan M. White,

*Behavior and Contract*, Law and Inequality: A Journal of Theory and Practice, Winter 2009, pp. 135- 179. We also provided a copy of NCLC and Advocates for Basic Legal Equality's comments in the Bill Shock proceeding, CG Docket No. 10-207, CG Docket No. 09-158, filed January 10, 2011.

This notice is being filed pursuant to Section 1.1206 of the Commission's rules. If you need any additional information or have any questions about this filing, please contact me at (202) 452-6252, x 103.

Respectfully submitted,



Olivia Wein  
Staff Attorney  
National Consumer Law Center

cc: Elizabeth Lyle, WTB  
Christine Clearwater, WTB  
Joel Taubenblatt, WTB  
Lynn Ratnavale, CGB  
Katie Costello, MB  
Nancy Stevenson, CGB  
Mark Stone, CGB  
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