



**Before the  
FEDERAL TRADE COMMISSION  
Washington, DC 20554**

**Notice of Proposed Rulemaking  
Unfair or Deceptive Fees Trade Regulation Rulemaking  
16 CFR Part 464, Federal Register No. 2022-24326**

**Comments of Consumer Reports  
February 7, 2024**

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Dear Commissioners,

Consumer Reports (CR)<sup>1</sup> appreciates this opportunity to comment on the Federal Trade Commission's (FTC) Notice of Proposed Rulemaking (NPRM) addressing unfair and deceptive practices relating to fees, following its Advance Notice of Proposed Rulemaking in October 2022. We strongly support the FTC's work to address unnecessary, surprise and unavoidable fees that are charged for goods or services that inflate and distort costs, and often have little or no added value to the consumer. We especially appreciate the FTC's efforts to prevent unfair "drip pricing" that makes it difficult to impossible for consumers to adequately compare prices for goods and services.

In general, Consumer Reports is very pleased to see the FTC moving forward with finalization of the rule regarding unfair and deceptive practices related to fees. Companies shouldn't be allowed to hide the true cost of products and surprise consumers with costly junk fees that can't be avoided. The FTC's proposed ban will prevent companies from charging hidden and deceptive junk fees that distort the true cost of goods and services so consumers know upfront exactly how much they will be charged. The rule will promote informed consumer choice, and encourage head-to-head economic competition for the benefit of honest sellers and consumers alike. CR submitted detailed comments on the Advanced Notice of Proposed Rulemaking for the rule in February, 2023.<sup>2</sup>

CR is also pleased to join with other national consumer organizations in a joint comment letter filed on the NPRM on February 7, 2024 by Erin Witte of Consumer Federation of America (CFA).<sup>3</sup> The CFA-coordinated national coalition letter provides a detailed economic, legal and policy rationale for the proposed junk fee rule, that expresses the strong position of the public interest community that federal action in this area is urgent and imperative. The joint consumer coalition comment also recommends specific revisions to the rule to clarify and strengthen its provisions, which we support. In this CR-authored comment, we seek to provide additional context for the proposed junk fee rulemaking, and to include real examples of how consumers are frustrated and harmed by unfair junk fees.

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<sup>1</sup> Consumer Reports is an independent, nonprofit membership organization that works side by side with consumers to create a fairer, safer, and healthier world. Since 1936, CR has provided evidence-based product testing and ratings, rigorous research, hard-hitting investigative journalism, public education, and steadfast policy action on behalf of consumers' interests. Unconstrained by advertising, CR has exposed landmark public health and safety issues and strives to be a catalyst for pro-consumer changes in the marketplace. From championing responsible auto safety standards, to winning food and water protections, to enhancing healthcare quality, to fighting back against predatory lenders in the financial markets, Consumer Reports has always been on the front lines, raising the voices of consumers.

<sup>2</sup> Comments of Consumer Reports, *Advance Notice of Proposed Rulemaking Unfair or Deceptive Fees Trade Regulation Rulemaking*, 16 CFR Part 464, Federal Register No. 2022-24326, 2/8/23, available at: <https://advocacy.consumerreports.org/wp-content/uploads/2023/02/CR-Comment-for-FTC-re-Junk-Fees-02-23.pdf>

<sup>3</sup> Comment from Consumer Federation of America and 52 national groups. 02/07/24, Document ID FTC-2023-0064-3160, available at: <https://www.regulations.gov/comment/FTC-2023-0064-3160>

From Consumer Reports' survey research, and from the comments we have collected from consumers, we know that many consumers are surprised and dismayed by the increasing volume of fees charged by companies operating in major economic sectors such as travel (airlines, hotels, car rentals, etc.), telecommunications and utilities, financial services, automotive sales, and live entertainment and sporting events, just to name a few.

Consumers are disappointed both by the increasing frequency and range of fees charged, and also by the high cost of outsized or excessive fees that undermine the affordability, accessibility and usability of products and services. "Junk fees" are not just a nuisance, they are also costly. They hit low and moderate-income and working-class consumers especially hard, and also have highly negative impacts on seniors, retirees and people on fixed incomes.

In April 2023, Consumer Reports conducted a nationally representative survey of 2,121 U.S. adults to learn more about their experiences with hidden fees across a range of products and services. CR asked Americans who had used particular services in the past two years whether they had encountered unexpected fees and found that 49 percent had experienced unexpected fees for telecommunications services; 45 percent for live entertainment or sporting events; 37 percent for gas or electric utilities; 37 percent for hotel stays; 35 percent for air travel; 27 percent for credit cards; 26 percent for auto loans and purchase; and 23 percent for personal banking services.<sup>4</sup>

Fifty-one percent of Americans who had encountered hidden fees for telecommunications services said the fees caused them to exceed their budget for cable, internet or phone service, and two out of three Americans (68 percent) said they are paying more in hidden fees now than they did five years ago.

For a typical American family, junk fees can pose a financial strain, adding up to thousands of dollars a year in extra costs. On a national level, data from a few industries alone show that the add-on charges are siphoning billions of dollars from American's wallets every year.

- In the case of airlines, the two main travel charges—baggage fees and reservation fees—accounted for over \$6.3 billion of revenue in 2022, according to the Bureau of Transportation Statistics.<sup>5</sup>
- For the financial sector, consumers paid over \$7.7 billion in overdraft fees in 2022, according to the Consumer Financial Protection Bureau.<sup>6</sup> In addition, major credit card companies charged over \$12 billion in late fees in 2020.<sup>7</sup>
- The hotel industry raked in a record \$2.9 billion in resort fees and other fees and surcharges in

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<sup>4</sup> Consumer Reports, *American Experiences Survey: A Nationally Representative Multi-Mode Survey*, April 2023 Omnibus Results, available at: [https://article.images.consumerreports.org/image/upload/v1682544745/prod/content/dam/surveys/April\\_2023\\_AES\\_Toplines.pdf](https://article.images.consumerreports.org/image/upload/v1682544745/prod/content/dam/surveys/April_2023_AES_Toplines.pdf)

<sup>5</sup> Bureau of Transportation Statistics, *2022 Annual and 4 Quarter Airline Financial Data*, 5/1/23 available at: <https://www.bts.gov/newsroom/2022-annual-and-4th-quarter-us-airline-financial-data>

<sup>6</sup> Consumer Financial Protection Bureau, *Overdraft/NSF Revenue Down Nearly 50% from Pre-Pandemic Levels*, 5/24/23, available at: <https://www.consumerfinance.gov/data-research/research-reports/data-spotlight-overdraft-nsf-revenue-in-q4-2022-down-nearly-50-versus-pre-pandemic-levels/full-report/>

<sup>7</sup> Consumer Financial Protection Bureau, *Credit Card Late Fees*, March 2022, available at: [https://files.consumerfinance.gov/f/documents/cfpb\\_credit-card-late-fees\\_report\\_2022-03.pdf](https://files.consumerfinance.gov/f/documents/cfpb_credit-card-late-fees_report_2022-03.pdf)

2018, according to Bjorn Hanson, Ph.D., a hotel consultant and clinical adjunct professor at the Jonathan M. Tisch Center for Hospitality at New York University.<sup>8</sup>

- Perhaps the worst offender for charging hidden junk fees is the cable television industry. According to a 2019 report by Consumer Reports, cable company-imposed fees add what amounts to a 24% surcharge on top of the advertised price. On average, the cable industry generates close to \$450 per year per customer from company-imposed fees. CR estimates that cable companies are making an estimated \$28 billion a year from charging company-imposed fees.<sup>9</sup>

### **Consumer Reports Petition to the FTC**

Junk fees have struck a nerve with the American public, and consumers are speaking out against the volume, frequency and high cost of the fees, and the need for full price transparency. In Appendix A to this comment, we are also attaching nearly 50,000 petition signatures collected by Consumer Reports to the FTC. The petition text states:

We are urging the Federal Trade Commission to take strong and swift steps to rein in junk fees, hidden fees, and optional fees that can cost the average family of four about \$3,200 a year. The FTC should ban and eliminate junk fees for services of nonexistent value to customers; end hidden fees or “drip pricing” where service charges and fees are imposed at the very end of the purchase process; and require companies to clearly disclose optional fees so consumers can understand and review them before deciding to purchase that product or service.<sup>10</sup>

### **Consumer Reports – Stories from Members About Junk Fee Experiences**

Consumer Reports has previously submitted stories from consumers about their junk fee experiences, and more stories are being submitted as an appendix to the national consumer coalition letter submitted by CFA. (A selection of those stories are included below.) Taking in the breadth and depth of the stories we received, we believe the FTC has a strong mandate to do as much as possible across the entire economy to ban and prevent the imposition of hidden junk fees, and eliminate the unfair and deceptive practice of drip pricing. A strong economy-wide initiative will create marketplace standards and ethical norms that will have a beneficial impact for consumers and competition in all or most economic sectors.

Consumers are clearly distressed by the proliferation of junk fees in multiple sectors of the economy, and several of our story sharers noted that the damaging effects of the fees are additive and cumulative. These stories help illustrate the financial burden and psychological stress that is caused by proliferation of junk fees and the difficulty in fending them off. Many people who shared stories expressed support for the concept of “all-in pricing,” and disclosing all mandatory fees at the start of the transaction:

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<sup>8</sup> Penelope Wang, “Protect Yourself from Hidden Fees”, Consumer Reports, (May 29, 2019) (hereafter CR Hidden Fees Article) available at <https://www.consumerreports.org/money/fees-billing/protect-yourself-from-hidden-fees-a1096754265/>

<sup>9</sup> Jonathan Schwantes, *What the Fee? How Cable Companies Use Hidden Fees to Raise Prices and Disguise the True Cost of Service*, Consumer Reports, (October 2019) (hereafter CR Cable Bill Report), p.3, available at: [https://advocacy.consumerreports.org/wp-content/uploads/2019/10/CR\\_WhatTheFeeReport\\_6F\\_sm-1.pdf](https://advocacy.consumerreports.org/wp-content/uploads/2019/10/CR_WhatTheFeeReport_6F_sm-1.pdf)

<sup>10</sup> Consumer Reports, *Let’s End Junk Fees: Tell The FTC to Take Aggressive Action Against Worst Offenders*, available at: <https://action.consumerreports.org/20230112feesftcpetition>

Hidden fees are stressful even when you know you're going to run into them because you start thinking how you can get around it, and it takes time and energy to try and figure it all out, when all you wanted to do was make a simple transaction that will benefit you and your family in some way. Hidden fees need to stop. Existing. They are not honest. -- **Adan from Rio Linda, CA**

Hidden fees are the biggest problem and it seems to be occurring more and more frequently. Adding a fee during or after services or products are provided is a scam. Companies tend to get away with this because a lot of customers don't want to bother with contesting these charges (especially online purchases since there's no one readily available to speak with) or they don't scrutinize their bill close enough at time of purchase to realize a fee has been added. All price quotes should include all charges and fees up front. -- **Marie from Terrytown, LA**

I think we're kidding ourselves to believe that we won't pay fees if a rule like this is implemented. We'll still pay many of them, but they'll be included in the cost of the services you are using. Which is okay, as long as what you pay is clearly visible on the quote or estimate of the bill before you pay it. Right now, there is really no standard to show what you will pay in most industries. Some car rental companies show you the 'rate' and then the estimated total, some don't. Same with various types of telecom and media companies. It makes it impossible to compare apples to apples as the total price we pay for something may be higher than the competition. Leaving it up to the companies or their sales people is not a good way to operate. -- **Michael from Pueblo, CO**

My frustration here isn't with the prices that ultimately end up being charged (though high prices are never fun). It's the dishonest advertising of a price that is far lower than what is actually charged. How is this not criminalized as fraudulent advertising? -- **Corey from Cumming, GA**

It's not so much that there are a bunch of fees to me, but rather that any vendor or shop or bank in particular waits until the last second to reveal the true price or the whole price isn't calculated. It is all double speak. I think it comes down to companies and corporations utilizing manipulative language and exploiting their customers to compound their profits exponentially. They all need to be tried for their intentionally misleading marketing strategies. -- **Jeremy from Fort Wayne, IN**

Companies have learned that small fees listed to the consumer with a meaningless or scientific verbiage can slip by scrutiny & get paid. -- **Dick from Cadillac, MI**

***Say what you charge, and then charge what you said!*** Honesty is, and always has been, an American virtue. Honesty dictates that when you offer a product or service at a set price, you honor that price. There is no honesty in showing your price in large print, then hiding numerous additional junk fees, charges, and other "associated costs" in print so tiny that no one can see, let alone, understand them. And when this fine print is on a broadcast ad, it zips by so fast it is all but invisible. My wife and I are both in our late seventies. We are not poor, but we are certainly not rich. There is never enough to cover our needs, let alone our wants. While we are not complaining about this, we do believe that simple honesty in pricing is only fair. It is bad enough that ever-increasing taxes are added to everything we buy, but to then pile on another 10%, 25%, 50% and sometimes more, in hidden junk fees on top of the "price"

is not only unfair, it is unethical and dishonest! Please help us end these outrageous practices! Thank-you. – **Duncan from Layton, UT**

***I feel hated.*** It's as if rooms of people are coming up with ways to screw the customer and please the boss. Resort fees, handling fees, service fees, and convenience fees are some of annoyances of almost any purchase. Thank you for looking after us consumers. – **Jo from Chicago, IL**

I definitely am negatively impacted by add on fees. But to quantify the impact is next to impossible because the fees are cleverly disguised. This makes it difficult to determine what the fee is actually for. This applies to my cable, phone, travel, rental cars, as well as some airline fees, etc. In addition, I make automatic payments online which is convenient, but I admittedly don't carefully review a bill as I did with a paper bill. Makes it very simple for companies to add these deceptive fees. Please help. – **Mary from El Cajon, CA**

***I call it the "fee" fee.*** Because we ALL know that's what it really is! Increasing the quoted price of something with non-negotiable charges, hidden deep within micro-font paragraphs is infuriating enough. Calling them "Service" or "Handling" fees also insults our intelligence AND makes us feel taken advantage of. These companies rely on the practices of trickery, dishonesty and manipulation (arguably the most sinister and egregious of methods) to separate fellow citizens from their money. It's unconscionable, and is a sad commentary on how we perceive our fellow humans in this society. At least when the bully steals your lunch money you see it coming from a mile away, because he's big and mean and that's what he does. I'll take the bully over a wolf in sheep's clothing every time. – **Jon from Portland, OR**

***Fees for What?*** If fees are something you have control over, then whatever you are purchasing or using, should list just what you are getting for that price. If you have no control, meaning you are stuck paying for it, then it should be included in the initial price, not something separate. With hotels, it's 'resort' or 'facility' fees; with cable, it's 'sports' fees; and my biggest irritation, event tickets. If I am able to purchase a ticket in person at a box office without paying extra fees, why am I paying an exorbitant price purchasing online? – **Sharon from Reading, PA**

When we pay taxes it is for a reason, to have it put towards helping out our country. Fees I believe are just a way for the ones charging it to make extra money and the fees are not really going into anything but their wallets. Next we will be charged a fee to breathe or to send a text. If we don't put a stop to it now, it will never end and they will make up new ways or reasons to charge another fee on top of an initial fee, then charge a fee just for paying the first fee. Being charged a convenience fee in order to purchase a service or ticket is the biggest crock of bull I have ever heard. So if you want to take away this ridiculous charge, so many consumers would be so grateful. – **Susan from Sonora, CA**

***Give me the total cost upfront, and stop wasting my time with hidden fees.*** It doesn't seem to matter what you do these days hidden fees have become the norm and they have gotten out of control. These are not small fees, they add up quickly and can increase the purchase price significantly. It truly is a form of switch and bait and needs to be outlawed. The price advertised needs to be the price you pay inclusive of everything except taxes. Why are certain industries allowed to get away with adding all these bogus fees when you checkout?

Why do folks continue to purchase from these merchants whether they are airlines, hotels, car rental companies, etc.? Because we, the consumer, have very little choice when entire industries place hidden fees on everything everywhere. This leaves the consumer with only two choices: to pay them or not use the service. Isn't this just a wink and a nod between the companies in an industry to purposely mislead consumers about their prices. They dangle a price in front of you that you believe is within your budget and when you go to purchase they hit you with some of the fees, but not all of the fees. Many times once you get to the destination you get hit with fees that were never disclosed such as parking fees, administrative fees, convenience fees, resort fees, etc. Once you give them that credit card info they know they have the upper hand. No matter what you say or do in that moment you will have to pay the fees or cancel your reservation. That's when they will hit you with the cancellation fees. Oh yes, you can fight the fees after the fact but why should you have to do this at all!

The states need to pass additional laws to address this loophole or the states attorney generals need to begin fining or suing businesses that charge hidden fees of any kind. We need better price transparency laws. The states or federal government have never done anything unless folks get angry and complain. If you want to do something about it besides reading what I'm saying then please email or call your local congressman, senator, state representative and let them know that this price gouging thru hidden fees has got to stop. If enough folks take the time to do this then they will get the message and do something about it. If they don't do anything then vote them out of office during the next election cycle.

– **Michael from Rehoboth, MA**

Some consumers pointed out that junk fees were stretching their budgets to the breaking point, because they are retired or are living on fixed incomes.

Being on Social Security, any extra fees cause strain on my limited budget. It doesn't leave much for any extras. -- **Maureen from Haslett, MI**

I live on a limited income because of my disability. So all these fees -- from XXXXXX utility to bank fees -- impact my ability to get food for the month and make it hard for me to pay my property taxes. I don't know what a vacation is because I am always paying bills that have fees. Even taking a trip out of town is out of my reach. -- **Laura from Auburn, MI**

I'm retired on a limited income. Therefore, all these fees cut into my finances to pay mortgage food and other required bills. Now that everything required to live is so much more expensive these fees are killing my ability to pay for necessities. -- **Linda from Post Falls, ID**

Junk Fees Cost Seniors. ATT has junk fees in my phone bill as well as in my satellite bill. Every little charge takes money from me, a senior citizen. -- **Patricia from Albuquerque, NM**

Everywhere you turn around fees are jacking up the price. I'm on fixed income and can't get by like this! I've cut back everywhere I can. The only thing left is bankruptcy. Do something! -- **Larry from Indianapolis, IN**

I finally had to cancel my cable subscription. I live on Social Security and a small pension. I am 80 years old and TV keeps me company and offers me entertainment. My cable company, Spectrum, has priced me out of the ability to continue to subscribe. So sad !

-- **Janet from Wellsville, NY**

I help my mother with understanding her cable bills and phone bill. She gets upset when the bill continually changes and getting higher. All she wants is a bill she understands and has a set rate so she can predict her monthly budget. She does not need this stress.

-- **Christy from East Rockland Key, FL**

I am an elder with multiple chronic illnesses and disabilities. It is my strong belief that especially fees for paying online, & fees for local TV stations from cable & satellite television providers, discriminate against people like me, & represent an undue burden & refusal to make a reasonable accommodation for our disabilities. When ones only source of contact with the world beyond one's living space is the TV & the mobile phone, these fees can add a substantial amount in expense which must come from somewhere "" in my case an income consisting of SS-Retirement & SSI, of which 44.3% goes to rent not including gas & electricity. When these two utilities are added, in the peak usage months of mid-summer & mid-winter, the total consumes 50.8% or more of my income. For people living on the financial edge & below the poverty line, these fees can make all the difference between eating & not eating for several days a month, between a winter-weight jacket or coat & no way to keep warm out of doors. These fees are not fair to anyone but are especially brutal & cruel to those who have no other options, the poor & disabled, the almost completely housebound like me. – **Robin from Bakersfield, CA**

***Fees on everything.*** There are fees on everything we do from staying at a hotel to using power utilities. When we as seniors get a small increase in our Social Security, the Medicare and medical insurers have already eaten it up. If we want to save money by eliminating our landlines we can't because CenturyLink will also eliminate our wifi. I'm sure it's the same for everyone not just seniors. Between groceries going up tremendously (\$5 for a dozen eggs and \$2.29 for a can of soup) the fees that pay the corporation's cost of doing business should be stopped. The billionaires are making more money than ever and the middle and lower classes are making less than ever even with increased wages. People are losing their housing due to corporate greed. Soon they will be trying to squeeze blood from turnips. – **Stacey from Ontario, OR**

### **Airline Fees**

Junk fees continue to plague the travel sector. Many consumers spoke out against airline fees, especially new fees added by airlines during the pandemic to pick out your seats:

I have been shopping for flights on numerous occasions. I hate it when you are comparing fees from several places and they add fees near the end after you decide this one is the cheapest fare and it turns out it is not because they held off making full disclosure.

-- **David from Trenton, NJ**



Booked a flight on Delta. The cheapest fare says you cannot select a seat and you board last, so I selected the higher fare which allows seat selection. Then when I went to select seat, I was only allowed to pick a middle seat and not in a row with extra leg room. A window or isle seat was \$70 more each way. -- **Edward from Framingham, MA**

My husband is a tall and skinny guy. He's 6'5" and weights 195. When in an airplane seat, his knees hit the chair in front of him. To get in he has to take out magazines and literature just to fit. The guy in front can never recline his chair and is always frustrated trying. To get a seat that fits, we have to pay \$50-\$150 a seat. Very frustrating. -- **Susan from Denver, CO**

Not only did I they ask to pay extra for a selected seat but I got a fee in case the airline would not approve the selection: "Enhanced Seat Assignment Fee: This optional service allows you to have our Seat Assignment Group request your preferred seat assignments on your behalf, as per your selection on this interactive seat map. Seat assignment requests remain subject to airline approval and cannot be guaranteed. This is a non-refundable agency fee, not an airline fee". -- **Neftali from Forest Hills, NY**

The most ludicrous fee of all, is the hidden fee to get a preferred seat on an airline. A better process would be to allow the customer to choose a flight, a seat, and luggage fees, then pay the total at one time. Talk about the ability to do price comparison! If just one airline would be honest, competitors would follow suit, and the customer would be the beneficiary. Business is all about the customer isn't it? -- **Marc from Los Angeles, CA**

I haven't flown in a number of years. A couple of months ago I booked a flight to Florida which required several stops both there and back (don't ask, it was Christmas). I chose "Economy" class instead of "Main Cabin" to save a few bucks - the difference supposedly, was more leg room and (for another added fee) alcohol could be served in main cabin. Since there would be several stops, I decided to try "main cabin" on couple of them and "economy" on the others. (Different plane sizes/ models - all American Airlines). After paying for the tickets, I discovered ANOTHER FEE for the actual seat itself! REALLY?!?! What a scam! Just to make it SOUND like their ticket prices were cheaper. Honestly, I couldn't tell any difference in the leg room and the only difference between "main cabin" and "economy" was the row number since they were all together anyway. -- **Bob from Allenton, MI**

## Hotel Fees

Many consumers complained to Consumer Reports about mandatory hotel fees that were not included in the quoted price when they were comparing their choices for rooms:

"Resort fees" and "destination fees" are arbitrary and bear no relation to services delivered. They are a way for hotels to post misleadingly lower prices than the actual price, which helps them compete in online searches. If a fee is mandatory, it should be included in the posted room rate. -- **Terrance from Oak Park, IL**

***Pet-friendly Hotels.*** \$50/night for a pet staying at a hotel is NOT a pet friendly hotel. But, online the fee is not listed. You drive up to the hotel with your dog only to find an exorbitant charge and it's too late to change hotels. When the clerk is asked what the dog gets for the \$50, they have no answer. No dog biscuit, no poop bag and no invitation to the free breakfast. The fake moniker "pet friendly" means nothing and should be replaced with the exact fee and services.

-- **Ralph from Golden, CO**

In Las Vegas they have added a resort fee to the room rates & a parking fee. When we stay at one hotel off the strip they add the resort fee but have canceled the shuttle they had a few years ago. The pool & spa are closed about 6 months a year. The hotels on the strip now charge a parking fee with the resort fee & again the pools & spa are closed 6 months a year. So what is the resort fee for. Why aren't these fees adjusted if there are seasonal closures of some resort services. Why do some hotels charge a \$100.00 dollars a night as a pet fee per pet per night. Why do they not charge a lower fee & deposit which can be kept if the animal cause damage or extra cleaning. -- **Barbara from Carson City, NV**

I wanted to book a room in Crested Butte, Colorado for the Wildflower festival. I found a room for \$249 per night which was just at the top of my budget. When I went to check out there were 4 additional fees (taxes, service fee, resort fee, and cleaning fee) that doubled the price. Very frustrating to say the least. -- **James from Rochester, MN**

***"Resort Charge" when everything was closed at the resort.*** For Thanksgiving we visited family who purchased a place near the water. They shared an ad "mention this post" that offered a reduced rate at a nearby hotel. At check-in we were told of a \$35 per room resort fee; it was the winter, so all the "resort" services were not available. But we still had to pay the fee. -- **Cleo from Baltimore, MD**

I really resent booking at a reasonably priced hotel (not a resort by any means) and finding out they charge a "resort fee". Any ancillary cost should be included in the quoted fee. -- **Richard from Woodburn, OR**

Wanted to stay at the "resort" hotel my cousin's daughter wedding was being held at. The price for the room was expensive, without the "resort" fee. With the "resort" fee (which we were not going to use the pool, etc.) made it completely out of our budget. We booked a week at a timeshare about 10 miles away, which had a kitchen, pool, etc. The week at the timeshare cost us about the same as a day stay at the "resort". I would have loved to stay at the "resort" hotel to see all my relatives but the "resort" fee was \$50 a day. This is crazy! -- **Betty from Rockledge, FL**

You get a price on a room and then they add a resort fee. It's a blatant attempt to make the room seem cheaper. The resort fee isn't optional but the don't tell you about it until it's too late. -- **Paul from Huntsville, AL**

I stayed at a Hilton Resort in Williamsburg Virginia for Christmas and the resort fees (\$196) cost me almost as much as the Getaway Price (\$242) for a week. -- **Billy from Middleburg, FL**

I hate so-called resort fees. It's deceptive advertising when a rate is advertised and when you go to pay another \$25 or more per day fee is added to the bill. The "resort" just means it may have a small room with an exercise bike in the basement! If a resort has pools, hot tubs, etc, then I'd understand. -- **Sylvia from Piedmont, CA**

I was going to book the XXXXXX Hotel in Carmel, CA. The rate was given as \$484/night, a lot more than I'm accustomed to paying, but it was a special occasion. But before I pressed the reserve tab I checked to see what the total would be; I was astounded at the final price of \$816; an increase of 69% for taxes, fees. -- **Joseph from Agoura Hills, CA**

### **Car Rental Fees**

Consumers also expressed concern about a variety of hidden and predatory fees for car rentals, that are hard to avoid but jack up the final price:

Recently I had to rent a car for 2 weeks. It was over \$2,000! This is absurd! With interest rates rising my equity account payment has nearly doubled in the past 6 months! I am 71 years old on a fixed income. Pretty soon I won't be able to afford to live! And I certainly don't eat eggs anymore!! -- **Linda from Trenton, NJ**

I have had to rent cars at several airports and the fees are a third of the rental cost and sometimes as much as half. Why is that? This makes trips more expensive for the working class. -- **Irma from Gonzales, LA**

I recently had to travel out of state on very short notice but couldn't find just one place to stay or one car to rent for the duration of my trip. I found that each time I had to make a transition I was hit with some flat fee for each rental. Over the course of one month I paid several hundred dollars in fees and I can't say what they were for. -- **Margaret from Keaau, HI**

If you forget to fill the tank of your rental, you're usually hit with an exorbitant penalty and 3x the cost of gas to top it off. -- **Edward from Elkridge, MD**

I recently priced a car rental. The rental fee was quoted at \$450.98. The taxes and fees added another \$156.95 for a total of \$607.93! -- **Len from Oakland Acres, IA**

Going on vacation just about anywhere is too expensive. Went to Hawaii several years ago. Had to pay luggage fees, ticket fees car rental fees, and resort fees. By the time the fees were paid it cost more than the actual vacation by \$2,000. We had a wonderful time, but the fees put a damper on what we had left to spend on the fun part. -- **Judy from Birdeye, AR**

I recently took a New England fall foliage road trip, arriving in Boston and making a large loop this past fall. Although I had never rented a car using a Fuel Purchase Option before, where you essentially return the car with a nearly empty tank and they charge you for a full tank of gas, the checkout person at the rental agency convinced me it was a cheap and convenient way to go rather than trying to find a gas station nearby the airport, which in Boston is not easy. I was told I would be paying essentially the going rate for gas, at that time about \$3.50 per gallon - a pretty fair deal. What I wasn't informed of is that they would charge me with additional fees totaling more than \$18, effectively raising the per-gallon price more than another dollar per gallon. These additional fees may also had been charged by the car rental company during my initial booking for the rental car through a company that organized the flights, hotels, and car rental, meaning I may have paid the same fees twice. Bottom line is, pricing should be transparent and all-inclusive. If a company feels they need to charge for something, that should be reflected in the price for that product or service - not through the use of so-called fees with names that don't clearly describe what they are. Had the checkout person told me there would be an additional \$18 of fees for the Fuel Purchase Option, I would have likely passed. This practice is deceitful while bordering on dishonesty. – **Dave from Thousand Oaks, CA**

#### **Junk Fees Just to Pay A Bill – “Paying to Pay”**

Over approximately 1 year, Consumer Reports received over 90 stories from consumers who complained that they were being charged fees just to pay a bill, depending on the payment method used. These fees are potentially concerning because the customer may have no practical way to avoid the fee, and it is often a common or recurring fee that adds up throughout the year. The stories noted the increasingly common practice of merchants and government agencies passing along merchant fees for credit cards to the customer.

Many of the fees we are charged for making payments are for the "convenience" of moving money. Top of the list for charging fees of all kinds must be the banks. Banks are famous for creating "services" they perform in the marketplace and charging us for them unreasonably. They charge fees on buyers and sellers using credit cards. They charge made-up fees on loans and mortgages. They charge absurd fees for the "privilege" of having and using a checking account. And these institutions are making obscene profits. STOP UNREASONABLE BANK FEES!! -- **David from Cedar Rapids, IA**

It's funny how fees to pay utility bills online are called Convenience Fees. Convenient for whom? Definitely not the person paying the bills. Companies stress how eliminating paper bills is better for the world, but they never mentioned that paying online would include fees. Ending these fees would then be more convenient to paying bills online. -- **Kevin from Millersburg, OH**

Why do we have to pay a fee to pay bills on line? This just isnt right. If u do paperless billing, the company will save money in postage, but you still have to pay a fee. -- **Lisa from Irmo, SC**

I think it is ridiculous that a company charge a "convenience fee" to pay a bill online when they receive payment instantly, in most cases. -- **Iris from Kissimmee, FL**

Fees to pay on line or by phone. Money is going directly to their account. I should be getting a convenience discount! -- **Joseph from North Providence, RI**

When a business charges you to use a credit card. Don't take credit cards if you're going to tack on another charge to use the type of payment. Give discounts for using your preferred method of payment similar to what companies are doing for paperless billing. But don't charge more. -- **William from Canyon Lake, TX**

When you pay a utility bill online, then there's the 2% to 3% payment/service fee on addition to your high bills. -- **Pamela from Bowman, SC**

Century Link now requires a fee if you want to mail the payment. You don't even get a copy of the bill in the mail. Comcast has raised the broadcast fees AGAIN! \$53 for BASIC cable! Both are RIDICULOUS! -- **Karen from Dupont, WA**

Having to pay a "convenience fee" when paying a bill online is ludicrous! These companies charging them should be paying the consumer these fees, since paying online saves the companies the hassle of opening envelopes, matching checks to bills, and all additional processing. -- **David from Livingston, NJ**

The junk fees are ubiquitous and almost all of them are completely disconnected from any service or value provided to the payee. I want to call attention to a new one produced by online streaming services using third-party payers to process credit cards. I encountered this trying to pay an XXXX TV subscription fee. After being quoted the subscription cost and providing a valid credit card, they increased the cost by 5 dollars (without notifying me ) by billing it through a third party biller ( XXXXX). The result of this is to increase [the TV provider's] profits surreptitiously while increasing my costs without any benefit to me. The actual amount to me is not great but multiplied thousands of times or more it increases the collective costs to consumers without their knowledge or permission. If it isn't fraudulent it is certainly unethical - and it now joins the long list of junk fees Americans are paying. -- **Michael from Hummelstown, PA**

All of us have purchased items on-line or paid bills on-line. Many of the transactions have 'convenience' fees for the convenience of doing the transaction on-line. I find that flustering and ironic. Those same transactions when done via traditional methods (calling a phone center to use a CC, or snail mailing a bill) actually cost the providers more. So, their costs went down and instead of just taking the savings for themselves (which is fine) they add a convenience fee and further add to their profits. This is already convenient for them. Rather than hide the true price of the service behind additional fees (making shopping comparisons harder), just be honest and put it in the base price. On-line transactions are more convenient for the vendors than they are for consumers. -- **Christopher from Woodinville, WA**

Having a percentage added to every transaction that uses a credit card is a huge tax being imposed. That is happening all over the place here now. This should not be allowed, period. Now that every system uses credit cards and so many places don't even want to deal with cash, now we have to pay for the privilege of using the system you wanted us to use all along and get a huge fee in return? -- **Julie from West Orange, NJ**

Have you ever wanted to use your credit card to purchase an item but there is an additional fee charged. The merchant is passing on the interchange or processing fee the bank charges

the merchant. I believe it is wrong since if you are accepting credit cards it would be the cost of doing business. -- **Greg from Newport, KY**

Many businesses, mostly small business stores, are charging service fee for using debit or credit card. Yes, they pay fees to Visa or MC but they get to deduct them all as business expense. I can't do that... So, they signed the Agreement with merchant services and I'm paying their fees? I can't deduct them when I do my taxes. Watch your receipts people.

-- **Wieslawa from Elk Grove Village, IL**

Why am I always charged a convenience fee by every transaction, when I am saving the merchant from having to hire an employee to enter the transaction and process it? I am doing the work, and patronizing the merchant, but I am being charged a fee to complete my own transaction? This is not good business, and increases the cost of goods. -- **Todd from San Antonio, TX**

In our digital world, I pay for most goods and services via debit or credit card. Many vendors charge a 'convenient' fee. You see this a lot with using a credit card to pay utilities via a website. So I'm saving them money by paying a bill on line and saving them the time/paper and stamp to mail me a bill along with a return envelope? What a scam! -- **Donald from Valrico, FL**

It's ridiculous that businesses are now charging customers to use their credit cards! The credit card company rewards consumers to use their cards, and now the businesses are taking that away! The consumer is caught in the middle - with nothing, or next to nothing! This is NOT right! -- **Judy from Side Lake, MN**

The sheer level of greed that has been taking place and getting out of control is disgusting. There was a time when certain administrative actions were just part of the cost of doing business. Now, paying a bill by mail or in person costs my friend \$15 extra when paying her credit card bill by phone. I have similar situations and have to remember to look carefully at the bills to be sure I am not assuming that paying my bill for this or that has not become one more way for corporations to suck the life out of me. To me, this is just one more method by which the top 5% have been using to slowly lay claim to more and more of our income out of the economy. This practice has got to stop. A company should not be allowed to charge extra just to pay a bill with them. -- **Anthony from Syracuse, NY**

Consumers also commented that many government agencies were also passing along fees just for paying a bill:

I hate the fees that my local county adds to pay property tax or vehicle registration with a direct funds transfer from a checking account or via credit card. But they don't currently charge a fee to pay with a paper check that is mailed to the business that processes the payments. This makes no sense since they have to physically handle the envelope and check and then process the payment, which then usually becomes an electronic funds transfer. You would think that this costs them more in labor than other methods. -- **Bill from Raleigh, NC**

Every year you have to renew your [license] tag, so why do they charge convenience fees on top of it ? Doesn't makes sense, it's like \$7.50 added on to all the other fees and taxes -- **Linda from Port Lucie, FL**

My city charges a 3% fee to pay property taxes and the water bill online! The fee is applied when using credit cards and e-checks, but the fees are waived if you mail personal checks. -  
- **Holly from Neenah, WI**

Unfortunately, I have to pay taxes this year. IRS wants to charge a \$104 "convenience fee" to pay them with a credit card. -- **Kathryn from Mooresville, IN**

I wanted to pay my real-estate taxes online with my credit card until I found out there was a 3% (not \$3) convenience fee. That's hundreds of dollars. -- **Alyson from Long Beach, NY**

### **Housing and Rental Fees**

Renters and residents of Homeowners Associations complained that they were being charged fees just to pay rent and other recurring charges.

I now have to pay a fee for paying Rent online because the owner of the Westbrook Village Mobile Home property refuses to accept rent [paid] to [the] Manager. -- **Corrine from Cleves, OH**

I pay my Home Owners Association fees online and I get charged a fee for using the online payment service. If they were to organize a payment service themselves I wouldn't have an extra fee to pay. Sometimes I think it they do it on purpose 'cos they are in cahoots with the payment service. -- **Thomas from Sugar Land, TX**

I have rented this house for 13 1/2 years. In about 2019, the old management company sold my lease to a brand new one from out of state. This new company charges \$200 every year to renew my lease. I don't even know if the landlord knows they are doing this, but it basically raises my rent. I call it extortion. No one's ever heard of paying to sign paperwork! -- **Mary from Louisville, CO**

All the fees are out of hand. They are on everything. Companies just need to build these normal business expenses into their pricing, but they want to make their rates as low as possible and make it more difficult to compare prices. An example that drives me crazy every month is paying my apartment rent. I understand charging 3% for credit cards to cover their merchant fees, but then a \$5 service charge on top, even for EFT! This is the easiest payment to process for landlords. So I use free bill pay from my checking. It is a minor pain for me, but I know it is more costly for landlord to physically process a paper check. -- **David from Frisco, TX**

I can't believe that our apartments charge a \$25 convenience fee to pay your rent online at their website. You can't pay them using Zelle through your bank or anything. Has to be check, money order or auto pay which is also a \$25 fee for them to process it. Telephone company charges broadcast fees for programs you don't use or want etc. Utilities charge a fee to pay online. The problem I have is that I only get Social Security and it comes after my bills are already past due date so I am not able to mail a payment because I would accrue more late fees so I either have to pay over the phone or in person. Even then when I drop off my rent payment they may wait days to process it and it will barely make it before \$100 late fee. They do not go by the date the money order or check is written or purchased only the date they process it. -- **Vicky from DeRidder, LA**

## Fees to Receive a Paper Bill or Statement

Consumers also complained that companies charged them extra fees to get a paper bill or statement, when sometimes it is necessary to get that statement to review the details of their bills and finances.

Mailed statements! Everyone wants to charge now to mail me a statement so I can pay my bills. It's infuriating! Why the heck should we have to pay to be able to keep track of our debts? It's asinine and greedy. Online is a pain for me because the bills get lost in the mess of emails that come in. Just send me my dang bill so I can pay it on time! -- **Kristina from Agoura Hills, CA**

I really dislike the junk fee to get a bill via PHYSICAL PAPER. i.e. I may get charged 1, 2, 3, 4, 5 dollars every month because I choose to get a paper bill (as opposed to one by email.). -- **Mike from Michiana, MI**

How would a consumer know the final cost, when or where to make a payment without a statement ? Yet many companies use an added fee to "quietly" increase their profit! -- **David from Toledo, OH**

[I am] paying a fee for my bank statement (hard copy) each month because I opted to include copies of my canceled checks. -- **Jessica from Los Angeles, CA**

Our bank charges \$15 monthly to get a paper mailed statement instead on online. Abusive! -- **Todd from New Braunfels, TX**

## Auto Dealership Fees

Consumers shared stories about a variety of additional fees they incurred in buying or leasing a car or other vehicle.

**Market Adjustment Fees.** Wanted to purchase a new car, every dealer was adding a market adjustment of 3000.00 to 5000.00 over the sticker price. -- **Paula from Chesterton, IN**

**Pre-Dealer Inspection (PDI) dealership fees.** These inspections fees are a farce and incredibly magnified when compared to cost of labor to inspect a vehicle / RV. I was recently charged a \$1595.00 PDI on an RV I purchased used from a dealership. The dealer was already receiving a percentage of the sales price. -- **Wes from Rockdale, TX**

**Back End Car Fees.** The auto purchase experience is stressful on so many levels. After you've negotiated a price and relaxed because it's all over, the smiling finance person adds a document fee that could be as high as a thousand dollars or more. These fees didn't exist at one time, but now dealers insist it's the cost of doing business. The MSRP is supposed to cover all aspects of the purchase. If the inventory is plentiful, you might get a discount. If (like the last two years) vehicles are difficult to come by, you may pay a bit more. However, the doc fee is simply extra profit charged to the unwary. It's not fair. -- **Neil from Albuquerque, NM**



**Automotive Options.** There seems to be a growing trend among automobile manufacturers to charge subscription fees to use options for which you have presumably already paid; for example: heated seats, adaptive cruise control, lane keep assist, etc. Combining this with creative bundling could add a huge expense to your annual operating costs. This is a practice that needs to be stopped before it becomes universal! -- **John from El Prado, NM**

**Sticker fees.** This past December I had my car at a dealership for routine maintenance and an inspection. I was charged a \$6 "sticker fee" for what I'm assuming is the little next-maintenance-due reminder sticker they put on the upper interior of the windshield.

-- **Peter from Charlotte, NC**

**Auto Dealer Processing Fees.** Auto dealer processing fees are ridiculously expensive. Most states require a nominal fee for registration that is usually less than \$150 but dealerships are charging fees as high as \$1000 on top of the MSRP and inflated shipping costs. -- **MT from Charlottesville, VA**

**Document Fees.** When buying a car from a large car lot they have a miscellaneous charge they claim all car lots do it for copies etc.. The charge was \$500 crazy taking advantage of people. -- **Nancy from Ephrata, PA**

### **Ticket Fees for Live Entertainment**

Consumers continue to be highly concerned about hidden fees for tickets for concerts, sports, theater and other live entertainment events, that often turn out to be very expensive as a percentage of the purchase price.

Fees for concert and other event tickets are some of the worst. It's bad enough that the ticket price is so high, but once the fees get added to each ticket it makes the cost prohibitive. I can understand a service fee to help pay for the maintenance of the website, etc., but that should be a flat fee for the single purchase, not a separate cost attached to each ticket. If I'm buying tickets for a group of family members and/or friends, the fees really add up. That's price gouging, to me. -- **Andrea from Seattle, WA**

Many purchase websites don't give the fees, until after entering all information including credit card. No place to find out fees earlier There are \$100s. Make them disclose upfront! - -- **Howard from Pompano Beach, FL**

{Ticketmaster's} pricing system sucks. Their "verified fan" system is a joke. I tried to get tickets to Bruce Springsteen and as I was 3rd in the queue, I got bumped back to 1600, then 2000 (it happened twice). Meanwhile the ticket prices kept going up by hundreds of dollars. I gave up, but have since bought a ticket for about \$350. (Outrageous but I really want to go to this concert and it is in a location, I have sat in before. Then I get charged a \$70.00 service fee, so my ticket is \$420. How does Ticketmaster get away with this? It is a monopoly; there is no competition. I have checked out other concerts and theater productions and the tickets are way beyond the listed price. So no more Ticketmaster for me. I think the service fee is based on the price of the ticket. A Springsteen concert ticket is usually about \$100. to sit in the section I am in. The the Ticketmaster fee is an additional \$20 or \$25. -- **Barbara from Maplewood, NJ**

Purchased \$40 tickets to college basketball from Ticketmaster which was the only option. By the time I reached checkout and fees were added, the tickets cost \$60, a whopping 50% increase. -- **Arthur from Cumberland, NJ**

A \$24 theater ticket ended up costing \$39... I decided to forego the theater event. Concert subscription fees added 25% to the ticket cost... NOT doing that again! -- **Giselle from Raleigh, NC**

When you buy tickets online through TicketMaster, you can pay upwards of \$15 per ticket in fees. That is outrageous! We chose not to attend the concert, one that we were planning for our anniversary, because of those fees. -- **Mark from Ankeny, IA**

I have tried to purchase tickets to many events only to get a nearly 30% increase in the final price all due to "Ticketmaster fees." These are tacked-on at the end of the purchase process. Most of the events on their site are not available for purchase without Ticketmaster control and of course their ridiculously high fees.

-- **Thomas from San Carlos, CA**

While I appreciate that TM now has the option to view all your fees up front as part of the price if you toggle that option, its totally insane that fees can be 25% of the cost at LEAST. Facility fees, handling fees, etc. First of all its mobile tickets now so we are doing all the work so to speak adding to our digital wallets. The facility already gets a portion of the ticket prices. And dont get me started on dynamic pricing. Ticket prices going up as youre looking at the prices! -- **Marni from Mt. Vernon, NY**

Sporting event tickets and concert tickets have some of the highest fees I've seen anywhere. This must be a huge cash cow for the ticket sellers. -- **Tim from Spokane, WA**

I love music! Especially live concerts. I love alternative and rock and roll the best but do not hesitate to see a live show if it interests me. I would travel 5 hours for any show before I retired and now that limitation does not stop me. What does stop me from attending live events, and supporting the artists, are the fee Ticketmaster charges. The fees I have paid for shows this year range from over 14.5% and up to 21% on top of the price of the ticket - and for WHAT? This is all done by a computer. I pick the show, my seats and pay the price of the ticket and watch with shock what the final cost is. Even when I attend the local coliseum I have been told for some shows that I had to use the Ticketmaster kiosk to purchase my tickets. Why could I not purchase directly from the venue and save the added on Ticketmaster fee? Ticketmaster did not build this venue. Ticketmaster/Live Nation have a monopoly on live shows and the fees added onto the costs of tickets is outrageous! This has to be brought under control. -- **Betty from North Charleston, SC**

I love live music, but the price of concerts has gotten out of hand. The tickets are high enough on their own, but the "convenience" fees almost double the cost. No thank you. -- **Ingrid from Oakbrook Terrace, IL**

Ticketmaster buys bulk tickets shows/ games before they go on sale to the general public to other ticket agencies for profit and they sell them to you at a greater cost with additional fees and then the price really sky rockets. --**Alfred from North Las Vegas, NV**

Ticketmaster and other online vendors charge exorbitant fees when buying tickets. Two \$100 tickets ends up costing around \$300 with all of the various fees they tack on. It absurd. -- **Kristine from Denver, CO**

So sick and tired of planning to see a play or concert, selecting my tickets and seeing one price, then checking out and seeing Ticketmaster add 25%. They produce nothing, except headaches. -- **Colwell from Falls Church, VA**

Purchasing tickets to events is impossible without incurring a "convenience fee". Really??? There are no other options to purchase tickets. What exactly is the convenience? -- **Peter from Forest Hills, TN**

I purchased 4 tickets for a local production of The Nutcracker Suite Ballet as Christmas gifts. I could not buy them at the local theater box office but had to purchase them using Ticketmaster. What a surprise when I discovered that there was a \$15 processing fee for each ticket, which added an additional \$60 to the total cost. It didn't prevent me from purchasing those tickets but I certainly think \$60 in processing fees is outrageous. -- **Ron from North Fork, CA**

There's a convenience fees of 15\$ for 30\$ MLB ticket and this is the same for all sports and concerts. For high school sports - 6\$ ticket has 1.5\$ convenience fees. When are they going to stop? -- **Ravi from Carrollwood, FL**

The most ridiculous example I have encounter was a \$78 (seventy eight dollars) "service fee" for buying a ticket online to a Broadway show. I only managed to get around it by having a good friend, who lived in the vicinity of the theatre, so they were able to buy the ticket in the box office. The fee inflated the ticket price by over 50%! What I find even more upsetting, is the lack of a reasonable justification for the fee to be there, since a direct online sale of tickets (not through a 3rd party) is cheaper than having to pay a live person to do the same task. -- **Jan from Woodinville, WA**

I bought tickets for a concert tickets were \$600.00 plus two hundred dollars in service fees. This is ridiculous to charge such a mark-up. -- **Landre from Upland, CA**

Paid almost \$1,300 for 2 Taylor Swift tickets through Seat Geek. The seats were as advertised, but they were behind the stage. In fact, the main stage was completely obscured and she was only visible in the middle of the catwalk or farther out.

I'm quite sure these seats' original face value was \$100 each, or less. Seat Geek sells them for \$635 each with fees. It's LEGALIZED SCALPING! -- **Jonathan from Dunnello, FL**

Earlier today, 9/17/23, I went to Ticketmaster.com to purchase a ticket to Jason Bonham's Led Zeppelin Evening concert at San Jose Civic Theater. The ticket price was \$65.50. When I went to checkout the total ticket price with fees was \$92.30. There were \$26.80 in Ticketmaster fees on a single \$65.50 ticket, which means the fees equated to 41% of the base ticket price. Out of principle to protest this type of deceptive price practice and exorbitant fees, I did not purchase the ticket. -- **Tom from Walnut Creek, CA**

## Movie Ticket Fees

Consumers also complained to Consumer Reports about additional fees that are now being imposed to purchase movie tickets online.

Our local theater has closed the box office. If you want to see a movie you can book your seats online or go to the concession stand and pay a human, along with 10 children buying popcorn. There is no security -- no one remembers the madman who shot up the theater in Denver. But if you buy on line there is a fee -- with no human interaction. So I pay \$2 more to avoid the children and the popcorn. Shouldn't it be the other way around? You pay extra for the human service? -- **Sarah from San Diego, CA**

Buying movie tickets on line saves the theaters the cost of human workers (for better or for worse). Why do the theaters charge fees for online purchases? -- **Lynn from Landenberg, PA**

Buying my movie tickets online is a convenience to the theater, not having to pay a cashier to sell me the ticket or print it. Online tickets should cost the same or less, not more! It is often 20% or more of the ticket price! This is infuriating! -- **Michael from Finksburg, MD**

My wife and I wanted to see a movie. We ordered the tickets online which we assume it will be \$24 and ended up being \$35. We decided it was not worth it and decided not to go. We may just showed up at box office to avoid paying the outrageous fees. These fees are hard on retirees. -- **David from Chesapeake, VA**

I wanted to take my grandchildren to a movie. The 1 adult, 2 children tickets would cost \$24 before taxes. But then, a fee of almost \$6 to BUY the tickets was added at time of payment. Just the fee, cost almost the amount of another ticket! A 3rd grandchild was left at home with her Mom. :( -- **Andalyn from Livingston, TX**

Nowadays, you have to reserve your seat to see a movie. When you do this online you have to pay a fee to use your credit card. To avoid the fee you have to drive to the theater, reserve a seat and pay in person, then drive back to the theater later to see the movie, it's crazy! --**Ronald from Chesapeake, VA**

This type of junk fee is tacked on by almost every cinema or theater in the US. It can vary from \$1.00 to \$10.00. I have asked "convenience" for who? Certainly not for the client. Venues outside the US are much less likely to charge these stupid fees. Perhaps they have better consumer protection laws than we do. -- **Frank from Palm Springs, CA**

## Telecom-Related Fees for Phone, Cable and Internet

Consumer Reports also received a large volume of stories about non-transparent pricing by cable, internet and phone providers. While cable and phone fees are under the jurisdiction of the FCC, the FTC rule could in particular improve the fee disclosure practices of Internet providers, which would be a major contribution to improving the presentation of prices for telecom services, and a potential example for other industries to emulate.

I recently asked Spectrum to turn off my internet and phone service for 3 months while I would be away. The fee for having no service is \$29.95. -- **Howard from Renssalaer, NY**

Where do you begin? There are fees for most everything! Xfinity/Comcast...our basic package \$90, the TV Box and remote and the internet equipment is \$24 (which is fine) then...Service fee \$36.90 (which includes the broadcast TV fee \$28.90..really broadcast TV?! and the regional sports fee \$8.00), "Other Charges: \$6.06, Regulatory cost recovery?? (what is that) \$.09, Public, Educ, and Govnt fee, \$.50, Franchise Fee.. \$5.47. So what started out as \$114.00 for the basic package and the equipment ends up being \$157.87. Included in that amount is \$.91 tax. Additional fees ends up costing \$43! That's 27.39% of the monthly cost! Ridiculous! -- **Gay from Loveland, CO**

My internet service company charges hidden fees every month costing me more than the advised price. -- **Tracey from Fort Wayne, IN**

When we signed up for Frontier WiFi service, I went Around and Around with them about their equipment fee! They told me there is a \$10.00 charge for their router/modem. I said "no thank you, as they are available all over the internet for less than a year's rental cost!". They said there would be a charge regardless, whether we "used their router/modem or not". They said we could use our own "but strongly recommend using their's" as we would be billed Anyway. I told the salesperson that, "it's Ridiculous to call it a usage/rental fee if it's a mandatory charge; why not simply say the total charges are for WiFi service and the equipment usage is free?"! I then contacted a supervisor to tell them the same. Frontier's response? Oh well, no change. --**Don from Sterling, MI**

I have serious problems with not knowing what my bill will be for services each month. I am retired military and I attempt to live on a budget. That is almost impossible when bills increase each month. These " bills" include cell phone service, internet service and other electronic services. -- **Charles from North Little Rock, AR**

My parents sign up for internet service with Verizon a year ago. In the first few months after the service began, I spent many hours on repeated calls with Verizon customer service. This was to get them to remove charges that I had been explicitly told would be waived before we agreed to the service. After a few months, they finally removed the charges. Since then, I have had to contact them five different times because they have added charges for "National Directory Assistance". No one in the household has ever used this service. Five times I have called to have the charges removed, and each time I have told them that we want the "National Directory Assistance" service disabled for the accounts that this will not continue to happen. Five times Verizon has assured me that it has been disabled, and that has not been true. Each time it happens I spend at least half an hour to get them to remove the \$2.99 charge. An internet search shows that this is happening to a lot of people, but I expect that not all of them have the time to contact customer service about it. I expect that there are other people who get overcharged who do not even realize it is happening. -- **Melissa from Seattle, WA**

I hate the fact my limited basic cable (broadcast channels and C-SPAN only) has doubled in price in recent years because broadcasters first started charging the cable company fees which are passed along to the customer and then increased those fees. If the cable company runs the broadcasters program with the broadcasters commercial messages,

rather than substituting in commercials sold by the cable company, than the broadcaster is getting their signal sent more clearly into the homes of people who would otherwise have to use over the air antennas. The broadcaster deserves NO FEES from cable companies and their customers in this case and should not be allowed to charge such fees! The broadcaster also benefits from people watching programs "ON Demand" via the cable company with the original commercials intact. These viewers who have otherwise missed the broadcast give the broadcaster a second chance to put eyeballs on their commercials!  
**-- Ruth from Princeton, NJ**

One of the biggest complaints I have, is the rental fee charged by a cable company for the receiver box required to receive their signal. We have Charter Spectrum and the fee has been raised to \$9.99 a month. A Spectrum Receiver charge includes \$8.99 for Receiver Rental and \$1.00 for Secure Connection. If multiple TVs are in your home, then the customer must pay \$9.99 for every receiver they have in their home. I find this to be outrageous as the rental fee adds up to the value of purchasing the receiver over and over and over. I feel a one time deposit charge for these receivers would be a possible and reasonable option, rather than the ongoing expensive rental fees. -- **Kathryn from Merrill, WI**

We live in the Mississippi River Valley of Minnesota surrounded by bluffs that block the signal from nearby TV broadcast stations. We have no choice. If we want to watch TV we have to subscribe to cable TV. Even though these free TV stations are supported by advertising and by the number of people that watch those ads they charge us an additional fee to watch their stations on cable. The cable company has dropped Minnesota stations from our cable network due to these high fees. This forces us to watch Wisconsin TV stations and prevents us from the local news, weather and hometown interest programs from our state. Watching 20 mins of ads for every hour of broadcast TV should be enough to support network stations. WHY DO WE HAVE TO PAY A HEFTY FEE TO WATCH FREE TV? -- **John from Winona, MN**

Our Xfinity bill has so many bogus fees that I have questioned these fees to the employees, and they have no answer other than "everybody has to pay those fees." It has become an out of control monthly bill because the company is a conglomerate that it can do anything it wants. I've had to try to do things to lower it, and it's almost next to impossible. They add fees that I've never heard of such as "Regulatory Cost Recovery," "Federal Universal Service Fund," "Franchise Fee," "Broadcast TV Fee," "Regional Sports Fee," and we don't watch sports! Because of paying so many fees, and not being able to save any money, we have not been on a vacation for 7 years! It's a sad fact! This world is run by greedy criminals! It's got to stop. -- **Carolena from Colorado Springs, CO**

The cable bill includes 44% extra for fees, taxes and equipment. The phone bill includes 21% extra for fees and taxes. The cell phone bill includes 31% extra for fees and taxes. When will they be happy with the amount of extra money they collect? -- **David from Federal Way, WA**

My satellite provider has fees on top of fees. Where I live there's 2 satellite providers. I can't speak for the second provider. But mine has more fees than you can count. My bill in 3 years has gone from \$89. to an outrageous \$167. Besides the fees the State and

Federal taxes have soared. We were promised cable during Covid. They ran wires to the utility pole at the top of my road. The wire still hangs there. -- **Lee from Marathon, NY**

I detest all fees but one in particular that stands out the most for me is the sports fee on my cable bill. I rarely watch sports and every month I'm being billed for a fee for this service. Everyone tied to sports gets a piece of this revenue stream. All customers whether they like it or not are billed for this service and it is not a part of an extra sports package it is a separate line item on my monthly bill. I've tried contacting my state senator and have not received a response. These fees must come to an end!! -- **Tracey from Scotch Plains, NJ**

## Conclusion

In conclusion, Consumer Reports strongly supports FTC's approach to ending hidden and misleading fees, and we urge you to move forward with the finalization of the proposed rule as proposed, with appropriate revisions, especially those proposed in the national consumer coalition letter submitted by CFA.

We commend the Commissioners and the staff for your strong and broad interest in investigating junk fees, and your hard work in formulating a rule that applies broadly across the spectrum of products and services that consumers are using.

Through this rule, the FTC is helping to lead a major paradigm shift that can help ensure that "all-in pricing" for major areas across the economy, including hotels, car rentals, tickets for live entertainment, and broadband internet service. We hope that clear and transparent, all-in pricing will become the default norm, so that all mandatory fees are routinely included in the offering price. Consumers are looking to you for a comprehensive solution that will greatly improve the transparency of pricing, and increase competition in the broad areas of economy that you regulate. You have a national mandate for change. We thank you for seizing the moment and acting to improve consumer protections and economic fairness at this critical time.

Sincerely,



Chuck Bell, Programs Director  
Consumer Reports, Advocacy