



Buying a New Wireless Phone

Remember those days when you called up Ma Bell to have phone service installed in your house? Those days are rapidly fading and it

seems we use our phones everywhere except our house these days.

Deciding on a new wireless provider and cell phone can be easy, but not if wireless service providers have anything to say about it. All wireless companies are competing for the right to send you a monthly bill. They offer a multitude of calling plans, free phones, and other incentives to get your business. The good news is that you can find the perfect plan for you, if you apply a **Who, Where, What, and When** strategy.

Who asks which wireless provider has the strongest signal in your area? It is the most important consideration for most consumers. All wireless providers are not created equal in all areas. Talk to friends, family and co-workers to find out which provider has the best reception in your area. Everyone's bottom line is a strong cell phone signal.

To figure out **Who** you also need to figure out **Where**. Will you use your phone mostly at home, the office, or in your car with a hands-free set? Will you be traveling overseas to Europe or Asia? Do you live in a large city surrounded by tall buildings? Do you use your cell phone mostly indoors or outdoors in the open country air?

Where is important because there are two different wireless networks operating in the US. The Code Division Multiple Access (CDMA) network is very strong in the US, particularly in rural areas. The Global System for Mobile Communications (GSM) network has more global coverage. Both of these networks are used by wireless service providers. But they are used exclusively, so when a wireless provider offers the GSM network, it does not offer the CDMA network.

You've chosen a wireless service provider. Now it's time to choose a plan. **What** will you mostly use your phone for? Will you be calling more than texting? How about checking emails or browsing the internet?

When you make calls is also important in choosing a plan. How many minutes a month will you use in peak times, those daytime hours where minutes count against your monthly total? Off-peak minutes are in the evening and on weekends, and normally do not count against your monthly minutes. Know when off-peak hours start and stop. Find out if your plan carries over un-used minutes from one month to the next. Also ask about plans that offer *free minutes* any time of day to friends you call frequently, or to friends that use the same wireless provider.

The final step is choosing a phone. All wireless service providers have many models. When you select a phone, focus on comfort and ease of use. Does the phone fit in your hand when talking and typing? Access the menu screen. Does it feel intuitive? Can you read the screen without straining your eyes?

There are many websites that offer impersonal advice on buying cell phones. It's easier to figure out in advance how you will use your new phone and then ask friends and co-workers about their experiences. Most phones come with a contract and penalty for premature service cancellation. To avoid this penalty do your research and get the best phone the first time around.

This information is provided with the understanding that the association is not engaged in rendering specific legal, accounting, or other professional services. If specific expert assistance is required, the services of a competent, professional person should be sought.

Provided as a public service by the member banks of the Community Bankers of Iowa.