

COMPUTER ON-LINE SERVICES

Have you recently received a computer disk in the mail that provides you with access to a computer on-line service? Offers for these disks also can be found in magazines, in the mail, or in television ads. What are these disks all about?

On-line service simply means connecting your computer to others through telephone lines, which allows you to travel the superhighway of information. Several major commercial on-line providers are advertising their services by giving away "free trial offers" on computer disks. The disks give you simple instructions to follow, and you are signed on to a service that provides an endless array of resources. The resources may range from shopping for a shirt to researching a term paper.

Be sure to read the fine print carefully before accepting such an offer. You may find you have a limited amount of time during which to use your free hours. Also, be aware that additional phone charges may apply.

When you sign on to a service, you are asked to enter a credit card or checking account number for future billing purposes. As part of the trial offer, you might receive one month of free service in addition to a specified number of free hours.

Be careful. What the disks don't tell you is that if you don't cancel the service after using the free hours, you will be billed a monthly service fee.

You can find out how to cancel the service by calling the customer service line or checking your computer's on-line directory for information. Deleting the program from your computer's memory does not cancel the service.

Shop around for what fits your computing needs. Use the trial offers to find out which service is the right one for you. Be aware of any restrictions with the offers and know how to cancel the service when your "free" time is up.