FTC Consumer Alert

Federal Trade Commission ■ Bureau of Consumer Protection ■ Division of Consumer & Business Education

Unsolicited Mail, Telemarketing and Email: Where to Go to "Just Say No"

Tired of having your mailbox crammed with unsolicited mail, including pre-approved credit card applications? Fed up with getting telemarketing calls just as you're sitting down to dinner? Fuming that your email inbox is chock-full of unsolicited advertising? The good news is that you can cut down on the number of unsolicited mailings, calls, and emails you receive by learning where to go to "just say no."

Credit Bureaus

The credit bureaus offer a toll-free number that enables you to "opt-out" of having pre-approved credit offers sent to you for five years. Call 1-888-5-OPTOUT (567-8688) or visit **www.optoutprescreen.com** for more information. When you call, you'll be asked for personal information, including your home telephone number, your name, and your Social Security number. The information you provide is confidential and will be used only to process your request to opt out of receiving pre-screened offers of credit.

In addition, you can notify the three major credit bureaus that you do not want personal information about you shared for promotional purposes — an important step toward eliminating unsolicited mail. Write your own letter or use the sample letter on the last page of this Alert to limit the amount of information the credit bureaus will share about you. Send your letter to each of the three major credit bureaus:

Experian
901 West Bond
Lincoln, NE 68521
Attn: Consumer Services Department

TransUnion
Name Removal Option
P.O. Box 505
Woodlyn, PA 19094

Equifax, Inc.
Options
P.O. Box 740123
Atlanta, GA 30374-0123

Direct Marketers

Telemarketing

The federal government has created the National Do Not Call Registry — a free, easy way to reduce the telemarketing calls you get at home. To register your phone number or to get information about the registry, visit **www.donotcall.gov**, or call 1-888-382-1222 from the phone number you want to register. You will get fewer telemarketing calls within 31 days of registering your number. Telephone numbers on the registry will only be removed when they are disconnected and reassigned, or when you choose to remove a number from the registry.

Mail

The Direct Marketing Association's (DMA) Mail Preference Service lets you opt out of receiving unsolicited commercial mail from many national companies for five years. When you register with this service (for a $1 fee), your name will be put on a "delete" file and made available to direct-mail marketers. However, your registration will not stop mailings from organizations that do not use the DMA's Mail Preference Service. To register with DMA's Mail Preference Service, go to **www.dmachoice.org**.

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Email

The DMA also has an Email Preference Service to help you reduce unsolicited commercial emails. To opt out of receiving unsolicited commercial email from DMA members, visit **www.dmachoice.org**. Your online request will be effective for five years.

Department of Motor Vehicles

The Drivers Privacy Protection Act allows states to distribute personal information only to law enforcement officials, courts, government agencies, private investigators, insurance underwriters, and similar businesses — but not for direct marketing and other uses.

If You Have a Complaint

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit **ftc.gov** or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

Sample Opt-Out Letter (Send to addresses on first page of this Alert.)

Date

To whom it may concern:

I request to have my name removed from your marketing lists.
Here is the information you have asked me to include in my request:

FIRST, MIDDLE & LAST NAME
(List all name variations, including Jr., Sr., etc.)

_____

CURRENT MAILING ADDRESS

_____

_____

PREVIOUS MAILING ADDRESS
(Fill in your previous mailing address if you have moved in the last 6 months.)

_____

_____

SOCIAL SECURITY NUMBER

_____

DATE OF BIRTH

_____

Thank you for your prompt handling of my request.

_____
Signature