

FTC Consumer Alert

Federal Trade Commission ■ Bureau of Consumer Protection ■ Office of Consumer and 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 two years. Call 1-888-5-OPTOUT (567-8688) 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 back 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:

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

Experian
Consumer Opt-Out
701 Experian Parkway
Allen, TX 75013

TransUnion
Marketing List Opt Out
PO Box 97328
Jackson, MS 39288-7328

DIRECT MARKETERS

Telemarketing

The Federal Government has created the National Do Not Call Registry—the free, easy way to reduce the telemarketing calls you get at home. To register, or to get information, visit www.donotcall.gov, or call 1-888-382-1222 from the phone you want to register. You will receive fewer telemarketing calls within three months of registering your number. It will stay in the registry for five years or until it is disconnected or you take it off the registry. After five years, you will be able to renew your registration.

Mail

The Direct Marketing Association's (DMA) Mail Preference Service lets you opt out of receiving direct mail marketing from many national companies for five years. When you register with this service, 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 are not registered with the DMA's Mail Preference Service. To register with DMA, send your letter to:

Direct Marketing Association
Mail Preference Service
PO Box 643
Carmel, NY 10512

Or register online at www.the-dma.org/consumers/offmailinglist.html.

Email

The DMA also has an EMail Preference Service to help you reduce unsolicited commercial emails. To "opt-out" of receiving unsolicited commercial email, use DMA's online form at www.dmaconsumers.org/offemaillist.html. Your online request will be effective for one year.

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 www.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 reverse side 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

