

FTC Consumer Alert

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

Privacy: What You Do Know Can Protect You

Our economy generates an enormous amount of data. Most users of that information are from honest businesses—getting and giving legitimate information. Despite the benefits of the information age, some consumers may want to limit the amount of personal information they share. And they can: More organizations are offering people choices about how their personal information is used. For example, many feature an “opt-out” choice that limits the information shared with others or used for promotional purposes. When you “opt-out,” you may cut down on the number of unsolicited telemarketing calls, promotional mail and spam emails that you receive. Learn more about the options you have for protecting your personal information by contacting the following organizations.

Credit Bureaus

If you decide that you don't want to receive prescreened offers of credit and insurance, you have two choices: You can opt out of receiving them for five years or opt out of receiving them permanently. Call toll-free 1-888-5-OPTOUT (1-888-567-8688) or visit www.optoutprescreen.com for details. The telephone number and website are operated by the major consumer reporting companies. When you call or visit the website, you'll be asked to provide certain personal information, including your home telephone number, name, Social Security number, and date of birth. The information you provide is confidential and will be used only to process your request to opt out.

In addition, you can notify the three major credit bureaus that you do not want personal information about you shared for promotional purposes. Write your own letter or use the sample letter to limit the amount of information the credit bureaus will share about you. Send your letter to the three major credit bureaus:

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

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

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

Department of Motor Vehicles

The Drivers Privacy Protection Act forbids states from distributing personal information to direct marketers. It allows sharing of personal information with law enforcement officials, courts, government agencies, private investigators, insurance underwriters and similar businesses. Check with your state DMV to learn more.

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 31 days 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.

For More Information

To learn more about privacy issues and how they affect your life and the decisions you may make in the marketplace, visit www.ftc.gov/privacy.

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.

Credit Bureaus: Sample Opt-Out Letter

Be sure to send your letter to ALL three credit bureaus.

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

FEDERAL TRADE COMMISSION

ftc.gov

1-877-FTC-HELP

FOR THE CONSUMER

August 2006