



Reducing Unwanted Calls and Mail

From the Office of Minnesota Attorney General Lori Swanson

The Attorney General's Office offers the following tips for reducing telemarketing calls and unwanted mail.

Telemarketing Calls

Place your number on the National Do Not Call Registry

The Federal Trade Commission (FTC) maintains a national "do not call" list called the National Do Not Call Registry. You may register up to three phone numbers (including your cell phone number) by visiting donotcall.gov or calling (888) 382-1222.

Telemarketers covered by the National Do Not Call Registry have up to 31 days from the date you register to stop calling you.

Not all telemarketing calls are blocked. Some calls are exempt or are not covered by the do not call law. Examples of such calls include:

1. Political calls,
2. Nonprofits soliciting contributions on their own behalves, and
3. Calls from companies that only conduct surveys.

Place your number on in-house do not call lists

Some companies, such as those hired to call on behalf of nonprofits, or those with whom you have an established business relationship, are not required to stop calling you even though your number is on the National Do Not Call Registry. These companies must, however, maintain in-house do not call lists. You must ask each company to be put on its individual in-house do not call list. Once you make such a request, the company must stop calling you.

Companies that violate this law and continue to call you may be subject to a fine.

Report a violation to the FTC

To file a complaint or to report a violation, contact the FTC as follows:

Federal Trade Commission

Consumer Response Center
600 Pennsylvania Avenue NW

Washington, DC 20580

(877) FTC-HELP or (877) 382-4357

TTY: (866) 563-4261

donotcall.gov

Avoid "do not call" scams

Calls asking you to confirm your registration on the National Do Not Call Registry by providing personal information or charging you a pre-registration fee are scams. The FTC does not allow private companies or other third parties to "pre-register" consumers. Registration under the do not call law is free and no confirmation of personal information is necessary.

Mail

"Opt out" of pre-approved credit card offers

The four major credit bureaus sell lists of individuals who meet certain credit criteria. To remove your name from the generated lists, call the "opt out" hotline for the four major credit bureaus Equifax, Experian, Innovis, and Trans Union at: (888) 5-OPT-OUT (888-567-8688) or "opt out" online at: www.optoutprescreen.com. You may choose to "opt out" of such offers for five years or permanently. If you do choose to "opt out," and decide that you want to receive such offers again, you can "opt in."

You may also mail a written “opt-out” request to the four credit bureaus at the following addresses:

Equifax, Inc.

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

Experian

Opt Out
P.O. Box 919
Allen, TX 75013

Innovis Customer Assistance

P.O. Box 495
Pittsburgh, PA 15230-0495

TransUnion

Name Removal Option
P.O. Box 505
Woodlyn, PA 19094-0505

“Opt out” of mailing lists generated by companies with which you do business

Some companies that you do business with sell or trade your name and address unless you specifically request that your information be kept private. In some cases, when you order from a catalog or apply for a credit card, there will be a small box for you to check if you wish to “opt out” of its mailing distribution list. If you want to protect your privacy, you may tell companies you do business with not to sell your personal information.

Put your name on Data & Marketing Association, Inc. “Mail Preference Service” list.

The Data & Marketing Association, Inc. (DMA) is a trade association of companies that send solicitations to the public. If you wish to “opt out” of DMA mailing lists, you may send a letter with your complete name (including variations), mailing address, and signature, along with a check or money order made out to DMA in the amount of \$3 to:

DMAchoice

Data & Marketing Association

P. O. Box 900
Cos Cob, CT 06807
www.dmachoice.org

Your name should be removed from DMA member lists for three years. (It may take up to three months for you to see a decrease in the amount of mail you receive.) Remember, this does not eliminate all unwanted mail. You will continue to receive mail from companies and organizations that do not belong to the DMA.

For more information about telemarketing calls and unwanted mail, contact the Minnesota Attorney General’s Office as follows:

Office of Minnesota Attorney General

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www.ag.state.mn.us