



Unwanted Mail

From the Office of Minnesota Attorney General Lori Swanson

“Opt-out” of Prescreened Offers

Federal law allows credit bureaus to sell (to creditors and insurance companies) lists of people who have been “prescreened.” This may result in credit card offers and other mailings.

You may opt-out of “prescreened” offers from the four major credit reporting agencies (Equifax, Experian, Innovis, and TransUnion) permanently or for a period of five years by phone, online, or in writing.

Opt-out Online

To opt-out of “prescreened” offers permanently, visit www.optoutprescreen.com. When initiating the opt-out process online, choose the option “Permanent Opt-Out by Mail.” After you complete and submit your request online, you will be provided with a “Permanent Opt-Out Election” form. You must sign and return this form by mail to complete your permanent opt-out request. If you do not return the signed form, your request will only be effective for only five years.

Opt-out by Phone

To opt-out permanently by phone, call (888) 567-8688 ((888) 5-OPTOUT) and press “3” when prompted. You will be asked to provide personal information, including your name, home telephone number, date of birth, and Social Security number. Under federal law, the information you provide is confidential and used only to process your opt-out request.

Opt-out in Writing

To opt-out permanently in writing, send a letter detailing your request to do so to each of the four major consumer reporting agencies. When you opt-out in writing, the credit reporting agencies ask that you include your full name, address, home phone number, date of birth, Social Security number, and signature.

You may send written opt-out requests to the credit reporting agencies as follows:

Equifax, Inc.

P.O. Box 740123
Atlanta, GA 30374

Innovis Consumer Assistance

P.O. Box 495
Pittsburgh, PA 15230

Experian

P.O. Box 919
Allen, TX 75013

TransUnion

P.O. Box 505
Woodlyn, PA 19094

Opt-out requests must be processed in 5 business days, but it may take up to 60 days before you stop receiving prescreened offers.

“Opt-out” of Company Mailing Lists

Companies you do business with may send you solicitations, or sell or trade your name and address, unless you ask them not to do so. To limit the sharing of your information, you may write to companies you do business with and ask them to put you on their “do-not-mail” lists. Although it takes time to write such letters, doing so the first time a company sends you unwanted mail may help limit the unwanted mail you receive from it.

“Opt-out” with the Data & Marketing Association

The Data & Marketing Association (DMA) is a private trade organization that represents 1,400 organizations involved in direct and database marketing. You may opt out of receiving mail from DMA member organizations for a period of 5 years.

Opt-out with DMA Online

To opt-out online, visit www.dmachoice.org. You may request to stop receiving mail from four different categories (credit offers, catalogs, magazine offers, and other mail offers) or from specific companies within each category. The DMA does not charge a fee when you opt-out online.

Opt-out with DMA in Writing

To opt-out in writing, send a letter to the DMA that includes your opt-out request, along with your full name, mailing address, and telephone number. You must include a check or money order payable to “Data & Marketing Association ” in the amount of \$1. You may mail written opt-out requests to the DMA as follows:

DMAchoice

Data & Marketing Association
P.O. Box 643
Carmel, NY 10512

DMA indicates that it may take up to 90 days for opt-out requests to take effect.

Opt-out of Unwanted Charitable Solicitations

Charities, and the professional fundraisers they employ, also exchange lists of donors with one another. By following the above steps, you may remove your name from some, but not all, of these lists. You may further reduce charitable mailings by writing a short note to each organization that solicits you asking it to remove you from its list and not exchange your name, address, and giving history with anyone else.

Ignore Mail from Scam Artists and Criminals

The mailings scam artists and criminals send to people run the gamut—from sweepstakes promotions to lotteries to “fortune tellers” to “fright” mail designed to scare the recipient to send money. It can be hard to stop mail from scam artists and criminals because they often operate from another country, have no regard for the law, and do not honor requests to be removed from their mailing lists.

If you or a loved one have become the victim of mail fraud, you should file a complaint with the United States Postal Inspection Service. You may file a complaint online by visiting www.postalinspectors.uspis.gov and clicking on the “file a complaint” link under the “Contact Us” tab. You may also file a complaint as follows:

United States Postal Inspection Service

Criminal Investigation Service Center
433 West Harrison Street, Room 3255
Chicago, IL 60699-3255
(877) 876-2455
postalinspectors.uspis.gov

