



Reducing Unwanted Calls and Junk Mail

From the Office of Minnesota Attorney General Lori Swanson

Are you tired of digging through piles of junk mail to find bills, bank statements, and letters? Are you constantly interrupted by telemarketing calls? If you are, you are not alone. It is estimated that nearly four million *tons* of junk mail is sent every year - half of which is never opened. The Attorney General's Office offers the following tips for reducing junk mail and telemarketing calls.

Reducing Telemarketing Calls

■ **Place Your Number on the National Do Not Call Registry.** The Federal Trade Commission (FTC) maintains a national “do not call” list. You may register up to three phone numbers (including your cell phone number) by visiting www.donotcall.gov or calling **888-382-1222**.

Telemarketers covered by the National Do Not Call Registry have up to thirty-one (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 behalf
3. Calls from companies that only conduct surveys

■ **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 federal and state do not call registries. These companies must, however, still 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.

■ **Reporting a Violation.** 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
www.ftc.gov/donotcall

Avoid “Do Not Call” Scams

Calls asking you to confirm your registration on the “Do Not Call” registries 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.

Reducing Junk Mail

■ **Stop pre-approved credit card offers.** The three 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 three major credit bureaus Equifax, Experian, and Trans Union at: **1-888-5-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 contact the three credit bureaus directly at:

Equifax Options

Marketing Decision Systems
P.O. Box 740123
Atlanta, GA 30374-0123

Experian

Consumer Services Dept.
901 West Bond Street
Lincoln, NE 68521-3694

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 should tell companies you do business with not to sell your personal information.

■ **Put your name on Direct Marketing Association’s Mail Preference Service List.** If you wish to “opt out” of DMA mailing lists, send a letter with your complete name (including variations), mailing address, and telephone number, along with a check or money order made out to DMA in the amount of \$1 for each name to:

DMACHoice

Direct Marketing Association
P.O. Box 643
Carmel, NY 10512
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 junk 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 junk mail, contact the Minnesota Attorney General’s Office as follows:

Office of Minnesota Attorney General

Lori Swanson

1400 Bremer Tower
445 Minnesota Street
Saint Paul, MN 55101
651-296-3353 or 800-657-3787
www.ag.state.mn.us

