



## **OPT OUT: PUT A STOP TO UNSOLICITED MAIL, EMAIL, AND TELEMARKETING**

Pre-screened or pre-qualified offers of credit are based on information from your credit report. To get your information, creditors search the credit bureau databases for names and addresses of consumers that meet their qualifications or criteria. This results in credit card, loan, and even insurance offers in the mail and even email. If you decide you do not want to receive these offers, you have two opt-out options: a five-year opt out or a permanent one. For either option, you can call toll-free 1-888-5-OPTOUT. This is a service operated by the three major credit bureaus, Equifax, Experian, and TransUnion. It takes your information out of the available database creditors use to get information. In addition, you may contact the credit bureaus directly.

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

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

TransUnion  
Name Removal Option  
PO Box 505  
Woodlyn, PA 19094

The Direct Marketing Association (DMA) maintains a service that lets you opt-out of direct mail marketing from many national companies for a five-year period. When you register with the DMA, your name is included on a delete file that is made available to direct-mail marketers. Unfortunately, this only covers mail from companies that are registered with DMA, but it can help to reduce the junk in your mailbox. To register for the service free-of-charge, send a letter with your name, address and signature to:

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

You can also register online at [www.the-dma.org/consumers/offmailinglist.html](http://www.the-dma.org/consumers/offmailinglist.html), but there is a \$5 charge for online registration.

With modern technology, the mailbox is not the only place where you may receive junk or unsolicited offers. More frequently, email and telemarketing are used to solicit consumers. The CAN-SPAM Act (Controlling the Assault of Non-Solicited Pornography and Marketing Act) of 2003 establishes requirements for those who send commercial emails. It requires that email give recipients an opt-out method included in each email message. Once the company receives an opt-out request, the law allows ten business days for the emails to cease. You can opt out of

emails from DMA members through their e-mail preference service (e-MPS) by visiting [http://www.dmaconsumers.org/optoutform\\_emps.shtml](http://www.dmaconsumers.org/optoutform_emps.shtml) and it remains effective for two years.

The National Do Not Call Registry covers unsolicited telephone calls. This is a free service provided to reduce telemarketing calls. To register, call 1-888-382-1222 from the phone number you want to register or visit [www.donotcall.gov](http://www.donotcall.gov).