

## How to Get Off Mailing Lists

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Who is sending me all this **junk mail**? How did I get on their list? How do I get **off** their list? These are all questions many of us ask ourselves as we review our mail each day.

### What is Junk Mail?

Junk mail is advertising designed to get you to buy a product or service and is a result of direct marketing campaigns. These campaigns try to match you and your buying preferences with offers that are likely to make you buy other products or services.

### How Do They Get My Name?

Once you purchase a product or service and give the company your name and address, chances are you will be added to one or more mailing lists used by direct marketing businesses. Your information is gathered from car or house purchases, or by subscribing to a magazine, signing up for a credit card, ordering something from a catalog, participating in a store's loyalty card program, sending a donation to a charitable organization, or filling out a product registration form.

Your name, address, and other contact information is entered into a data base by the company collecting the information. They will more than likely send you solicitations for other products they offer; however, they may also rent their list to other businesses so those businesses can send you advertisements as well.

#### Reduce Junk Mail

There are ways you can minimize the junk mail you receive, but initially, it will take some time and effort on your part. Following these steps will substantially decrease the amount of junk mail you receive, but it will not eliminate it. Because many companies plan their mailing campaigns months in advance, it may take up to three months for you to notice a decrease in the junk mail you receive, but after that time, you should see the results.

Here's what you can do to reduce unwanted mail:

#### The Direct Marketing Association (DMA)

Contact the Direct Marketing Association's Mail Preference Service. You should notice a decrease in your mail about three months after you register. You must register every three years for this service. Here's how:

• **Register by mail.** Send a letter with your name, address and signature along with a \$1 processing fee (check or money order made payable to DMA) to: DMA MAIL PREFERENCE SERVICE, PO BOX 643, CARMEL, NY 10512.

#### OR

• Register online. You may sign up online at <a href="www.DMAchoice.org">www.DMAchoice.org</a>. DMA Choice divides direct mail into four categories: Credit Offers, Catalogs, Magazine Offers (this includes subscription offers, newsletters, periodicals and other promotional mailings) and Other Mail Offers (this includes donation requests, bank offers, retail promotions and more). You can request to start or stop receiving mail from individual companies within each category - or from an entire category at once. There is no fee for online registration. You will be asked for an e-mail address when registering. DMA will send an e-mail with a link to verify registration to the e-mail address you provided.

### DMA continued

- **Register names of the deceased.** The DMA maintains a Deceased Do Not Contact list. There is no fee for this service. You will be asked for an e-mail address when registering. DMA will send an e-mail containing a link to verify the registration to the e-mail address you provided. Go to **www.DMAChoice.org** to register.
- **Do Not Contact List for Caretakers** allows family members, friends or caretakers to remove the name of individuals in their care from commercial marketing lists. There is no fee for this service. You will be asked for an e-mail address when registering. DMA will send an e-mail containing a link to verify the registration to the e-mail address you provided. Go to **www.DMAChoice.org** to register.

### Company Mailing Lists

Opt-out of **individual company's mailing lists**. The term "opt-out" refers to methods by which an individual can avoid receiving unsolicited products or service information. Contact the customer service department of companies that send you junk mail and ask to be removed from the company's mailing list. It is helpful to have the mailing label or envelope so that you can relay exact names and codes from the label. Let them know you not only want to be off their list, but you don't want them providing your contact information to other companies. You may want to inform them in writing.

#### Privacy Policies

Review your **financial institution's privacy policy**. Federal law requires financial institutions such as banks, credit unions, insurance companies and brokerage firms to provide you with a privacy notice at the time you open an account and annually thereafter. The privacy notice must explain the information collected about you, where that information is shared, how that information is used, and how that information is protected. The notice must also provide you with the opportunity to opt-out of the information they are sharing with unaffiliated parties. Should the privacy policy change at any point in time, you must be notified again for acceptance.

#### Pre-approved Credit Offers

Opt-out of **pre-screened credit offers**. You can substantially reduce the number of pre-screened, pre-approved, credit card applications you receive by calling **888-5OPTOUT** (**888-567-8688**), or sign up online at **www.optoutprescreen.com**.

### Telephone Directories

Consider an **unlisted telephone number**. If you are listed in the White Pages of the telephone book, your name, address and phone number are, for all practical purposes, public record. You may incur a monthly charge for being unlisted. Or, ask that the local phone company publish just your name and phone number and omit your address. Ask the phone company also to remove your listing from its "street address directory" also known as "reverse directory."

#### Warranty Registration Cards

Avoid sending in **warranty registration** cards. You will still be covered by the warranty, but the company can't use your information to send out offers on other products. If you decide to send the registration card, include only minimal information such as name, address, date of purchase and product serial number. For some products you may want the company to have a record of your purchase in case there is a safety recall.

# Online Information and E-mail Lists

Don't provide personal information (address, phone number) on the Internet unless absolutely necessary. Always review the website's Privacy Policy regarding the use of your personal information. Many websites will share your information with their "affiliates" - which means anyone willing to pay for it. This could result in more junk mail, commercial e-mails and phone calls. The DMA also offers the E-mail Preference Service (eMPS) which allows you to remove a personal (not business) e-mail from national lists. This should reduce the amount of commercial e-mail you receive at home. To find out more information, or to register, visit www.DMAChoice.org.