



Northwest Property Management

780 TEK DRIVE, CRYSTAL LAKE IL 60014
815-459-9187

Established In 1979

The Mess in the Mailbox

Disgusted by all of those unsolicited credit card offers clogging up your mailbox? Tired of lugging catalogs and junk mail to the recycling bin? All of this unwanted mail creates nothing but headaches and wasted paper, so it's no wonder putting an end to it is a priority for many people. While you can't eliminate everything, you can noticeably reduce the avalanche of paper in your mailbox just by picking up the phone or hopping online. Here are a few simple ways to put a kibosh on the heaps of junk mail that keep piling up:

So Long, Pre-Screened Credit Offers: If your credit is anywhere near good, credit bureaus—Equifax, Experian, and TransUnion—are selling your name to credit card companies as a hot prospect. That's why you're getting those "you've been pre-approved" offers every day.

Put an end to it by calling 1-888-5-OPT-OUT (1-888-567-8688). You will need to provide your name, address, telephone number, Social Security number and date of birth to ensure your opt-out request matches your credit record rather than someone else who shares your name. You can also opt out via the Internet at: www.optoutprescreen.com/opt_form.cgi.

If you prefer not to disclose your Social Security number and date of birth, the online form does not require this information. However, the website strongly urges you to provide this information because it helps ensure that your request will be processed correctly, and it protects your information from unauthorized access.

Opting out is good for five years. However, if you'd like your name removed permanently, you will be mailed a confirmation form within about five business days to sign and return. For more information see the FTC's Facts for Consumers, *Prescreened Offers of Credit and Insurance* at www.ftc.gov/bcp/edu/pubs/consumer/credit/cre17.shtm

Remember, this won't stop all credit offers—only those that result from screening your credit report. Your bank or credit card company may still send you offers for new credit or share information about you with other companies.



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Although you don't have total control over the information that's shared by financial companies, you do have some. For more on how to limit data sharing by banks and other financial institutions, read the Privacy Rights Clearing house Fact Sheet 24, *Protecting Financial Privacy in the New Millennium: The Burden Is on You*, at www.privacyrights.org/fs/fs24-finpriv.htm.

Jettison the Junk Mail: You can reduce other types of junk mail—magazine offers, sweepstakes and other national advertising mail—by contacting the Direct Marketing Association's (DMA) Mail Preference Service (MPS). This opt-out lasts for five years and can be renewed. Go to www.dmachoice.org/dma/member/regist.action. There is no charge for registering online. For those who want to register via USPS, send \$1 check or money order to the Mail Preference Service, PO Box 643, Carmel NY 10512. (See their sample letter available at: www.privacyrights.org/Letters/letters.htm#Junk_Mail.) The MPS will put you into the "delete" file, which is sent to subscribing organizations several times a year.

Cut Out the Catalogs: When you buy something from a mail-order catalog, your transaction is likely to be reported to Abacus, a company that compiles a cooperative database of catalog and publishing companies' customers. Your name is then sold to other mail-order companies that send you catalogs and offers. This explains why you are likely to receive several unsolicited catalogs after ordering anything by mail.

To opt out of the Abacus database, write to Abacus, P.O. Box 1478, Broomfield, CO 80038 or email abacusoptout@epsilon.com. Include your full name and current address (and previous address if you have moved recently). For more information, visit www.abacusoptout.com.

You'll have to notify companies yourself that do not participate in the DMA and Abacus opt-out programs. Contact the customer service department and request that your name and address not be shared with other companies. Contact magazines, charities, nonprofit organizations and professional associations to which you have either donated money or joined. It may take a few months to see results, but eventually the mess in your mailbox will thin out.