How to Deter Telephone, E-Mail, Mail Marketing, and Unsolicited Credit Offers

Categories : Consumer Services

The following is summarized from the websites of the Federal Trade Commission (https://www.ftc.gov/) and the Data & Marketing Association (http://thedma.org/). Connecticut residents can reduce or eliminate unwanted consumer marketing solicitations by having their names removed from telephone, e-mail, and mail marketing lists.

Getting Your Name Removed from Telemarketing Lists National Do Not Call Registry

- Connecticut has adopted the National Do Not Call Registry in place of the state do not call list which is no longer in operation. Connecticut consumers who already signed up for the state list do not need to re-register to have the protections of both federal and state law. Consumers who want to place their home or mobile phone numbers on the national registry can do so online, https://www.donotcall.gov/ or register by phone, 888-382-1222. Registration is free.
- Further information about the Telemarketing Sales Rule (TSR) amendments and the “do not call” registry is available at https://www.ftc.gov/tips-advice/business-center/guidance/qa-telemarketers-sellers-about-dnc-provisions-tsr.

Do Not Call: Individual Request If consumers do not register with any of the above services, they can still can limit the calls they receive by telling telemarketers to put them on their company’s own “do not call” list. If you receive a computerized call from a company you do not wish to hear from again, listen to the automated message to obtain the telemarketer’s name and address or phone number. Then, contact the company directly and ask to be placed on the company’s do-not-call list.

Getting Your Name Removed from Mailing Lists Direct Mail DMA also has a Mail Preference Service (MPS) (https://www.dmachoice.org/register.php) for consumers who want to “opt-out” of national mailing lists. Requests to be removed from mailing lists can be sent by e-mail through DMA’s Web site or by writing to: DMAchoice, Data & Marketing Association, PO Box 643, Carmel, NY 10512. Requests to MPS must include name and address. If you move, you must register your new address with MPS.

Getting Your Name Removed from E-Mail Lists The Data & Marketing Association has an E-Mail Preference Service (e-MPS) (https://www.dmachoice.org/) for consumers who want to “opt-out” of national e-mail lists. Requests to be removed from e-mail lists can be sent by e-mail through DMA’s website. The number of unsolicited e-mails will begin to decrease about two months after your e-mail address is entered onto the e-MPS file. Once on the list, you will no longer receive unsolicited e-mail from DMA members; however, you may continue to receive e-mails from advertisers or groups who are not DMA members. DMA does not provide marketers with consumer e-mail lists. **COST** No fee for FTC National “Do Not Call” registry; Nominal fee for registering for DMA’s Mail Preference Service online.

Unsolicited Credit Offers

The following is summarized from “Prescreened Credit and Insurance Offers”: posted on the Federal Trade Commission (FTC) website: https://www.consumer.ftc.gov/articles/how-stop-junk-mail

- Creditors and insurers may use information from your credit file to send unsolicited offers of credit to you.

This practice of soliciting potential customers is known as “prescreening”.

- Consumers can “opt-out” of receiving these offers for five years, by calling a toll-free number: (888) 567-8688 [i.e. (1-888-5-OPTOUT)] or visit www.optoutprescreen.com. The number is operated by four major credit bureaus: Equifax, Experian, Innovis, and TransUnion.
- by accessing the OptOutPrescreen.com website: (www.optoutprescreen.com) Once you complete the opt-out process, you will be excluded from the credit bureaus’ preapproved credit offer mailing lists. However, you may continue to get marketing mail from companies who do not use credit bureau data to compile lists.
- This practice will not prevent credit bureaus from releasing credit information. The Fair Credit Reporting Act allows credit information to be released only to people with a legitimate business need. For example, a company can obtain a credit report if you apply for credit, insurance, employment or to rent an apartment.

To Find Providers in Connecticut’s Community Resources Database:

Search by service name: Unsolicited Advertising Opt Out Assistance

---

SOURCES: Data & Marketing Association; Federal Trade Commission website
PREPARED BY: 211/nl
CONTENT LAST REVIEWED: March2023