

Avoid Phone & Mail Scams

Tips to Protect You and Your Personal Information

Reduce Telemarketing Calls

The Federal Trade Commission (FTC) has made it easier for consumers to block telemarketers with the National Do Not Call Registry. This program allows consumers to register their phone numbers and be placed on a national list of numbers that most telemarketing companies are not allowed to call.

To register by phone, call **1-888-382-1222** from the number you wish to register or register online at www.donotcall.gov. If you choose to register online, you must have a working e-mail account to complete your registration.

Registrations DO NOT expire, so there is no need to re-register your phone numbers. If a company tries to contact you after the initial 31 day registration period, you may file a complaint at 1-888-382-1222.

When you get a telemarketing call, simply say, "put me on your 'do not call' list." The federal Telephone Consumer Protection Act of 1991 requires companies to keep this list.

Confirm a Charity Is Credible Before Giving

Call the Michigan Attorney General's Office, Charitable Trust Section at **(517) 373-1152**, or visit the Attorney General's webpage at www.michigan.gov/ag, to find out if the charity is registered in Michigan, as required.



Reduce Junk Mail

Register with the Direct Marketing Association's Mail Preference Service. You can get off many national mailing lists this way. Your name will remain on this "delete file" for five years.

Go to: <https://www.dmachoice.org/dma/member/regist.action> to complete the online registration or request that the form be mailed to you. For your convenience, the form is also included with this handout.

Tell magazines to which you subscribe, and charities to which you donate, that you don't want them to share your name with other businesses or charities. Request the same from mail order companies.

Eliminate Pre-Approved Credit Card Offers

Those credit card offers that come in the mail are from companies who get your name and address from one of the credit reporting agencies.

You can opt out of receiving most pre-approved credit offers by calling toll-free **1-888-567-8688** or visit www.optoutprescreen.com.

You may remove your name from the list sold by major credit reporting agencies for a period of five years or permanently. You will be asked to provide your name, address, date of birth, and Social Security number.

Review Your Credit Report Frequently

To maximize your protection against fraudulent activity, order a report from a different credit reporting company every 4th month.

To request your FREE report either call **1-877-322-8228** or go to www.annualcreditreport.com. For your convenience, the form is also included with this handout.

Please keep in mind that you will be asked for your Social Security number when you request your free credit report. To protect your Social Security number, choose the option on the form that allows you to redact all but the last four digits of your Social Security number from the credit report you will receive.



DEMAND FOR REMOVAL FORM
DIRECT MARKETING ASSOCIATION MAIL PREFERENCE SERVICE

To reduce the amount of unsolicited national advertising mail you receive at home, complete this form and mail it with a \$1.00 check or money order, payable to the Direct Marketing Association, to the following address. Processing by mail takes longer than online registration. Keep a copy of the form for your records.

Mail Preference Service
Direct Marketing Association
P.O. Box 282
Carmel, NY 10512

You may also register online by accessing the DMA's website at: www.the-dma.org. There is a \$1.00 fee, payable by credit card, which verifies your registration and helps to protect the DMA's system from fraud. DMA uses secure payment transaction processing to protect your credit card information. Registering online is the fastest way to see results.

Date: _____ [*Fill date in for your records. Send letter every five years.*]

I want to immediately reduce the amount of junk mail I receive,
PLEASE REGISTER MY NAME WITH THE DMA MAIL PREFERENCE SERVICE.

According to the DMA, the mail preference service is available to companies for the sole purpose of removing your name and home address from their mailing lists. After several months, you will begin to receive less advertising mail from national marketers such as credit cards, sweepstakes and magazine subscription offers, and catalogs. Local businesses and organizations usually do not use this program. You will continue to receive mail from companies with which you already do business. Not all companies use the DMA's mail preference service to purge their mailing lists, therefore, you may continue to receive some companies' promotions. In this instance, contact the company directly and ask to be placed on the company's do-not-mail file.

NAME: _____
STREET: _____ **APT #** _____
CITY: _____
STATE: _____ **ZIP CODE:** _____
SIGNATURE: _____

If there is a problem with my registration, please contact me in writing at the address provided above.

PLEASE DO NOT SEND THIS FORM TO THE ATTORNEY GENERAL'S OFFICE.



Annual Credit Report Request Form

You have the right to get a free copy of your credit file disclosure, commonly called a credit report, once every 12 months, from each of the nationwide consumer credit reporting companies, Equifax, Experian and TransUnion.

For instant access to your free credit report, visit www.annualcreditreport.com.

For more information on obtaining your free credit report, visit www.annualcreditreport.com or call 877-322-8228.

Use this form if you prefer to write to request your credit report from any, or all, of the nationwide consumer credit reporting companies. The following information is required to process your request. Omission of any information may delay your request.

Once complete, fold (do not staple or tape), place into a #10 envelope, affix required postage and mail to:
Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281.

Please use a Black or Blue Pen and write your responses in PRINTED CAPITAL LETTERS without touching the sides of the boxes like the examples listed below:

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 0 1 2 3 4 5 6 7 8 9

Social Security Number:

Grid for Social Security Number: [][][] - [][] - [][][][][][]

Date of Birth:

Grid for Date of Birth: [][] / [][] / [][][][]

Month Day Year

Fold Here

Fold Here

Grid for First Name

First Name

M.I.

Grid for Last Name

Last Name

JR, SR, III, etc.

Current Mailing Address:

Grid for House Number and Street Name

House Number

Street Name

Grid for Apartment Number / Private Mailbox

Apartment Number / Private Mailbox

Grid for Puerto Rico Urbanization Name

For Puerto Rico Only: Print Urbanization Name

Grid for City, State, and Zip Code

City

State

Zip Code

Previous Mailing Address (complete only if at current mailing address for less than two years):

Grid for Previous Mailing Address House Number and Street Name

House Number

Street Name

Fold Here

Fold Here

Grid for Previous Mailing Address Apartment Number / Private Mailbox

Apartment Number / Private Mailbox

Grid for Previous Mailing Address Puerto Rico Urbanization Name

For Puerto Rico Only: Print Urbanization Name

Grid for Previous Mailing Address City, State, and Zip Code

City

State

Zip Code

Shading instructions and radio button options for Equifax, Experian, TransUnion, and security preferences.



If additional information is needed to process your request, the consumer credit reporting company will contact you by mail.

Your request will be processed within 15 days of receipt and then mailed to you.

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PLEASE DO NOT SEND THIS FORM TO THE ATTORNEY GENERAL'S OFFICE.