

## **UNWANTED MAIL, E-MAIL, AND FAXES**

Each day millions of Americans are bombarded with unwanted mail, e-mail, and faxes—especially unsolicited credit card offers. While it is not possible to stop completely the flow of such items, there are actions you can take to reduce this type of correspondence.

You can substantially reduce unwanted mail by using the Mail Preference Service offered by the Direct Marketing Association (DMA). You can get your name removed from the mailing lists of DMA members at [www.dmachoice.org](http://www.dmachoice.org). You will have to give a credit card number in order to have your identity and address validated. You will continue to get junk mail from businesses that do not belong to the DMA. Junk e-mail or “spam” is a growing problem for consumers. You can help to reduce spam by getting a good filter package from your online server. Before giving any website any personal information, check out the site’s privacy policy to see if there is a procedure which will prevent the site from sharing the information with others or using it for promotional purposes. If you are bothered by unwanted faxes, federal regulations require that businesses sending faxes identify themselves and also provide a number to call to be removed from the fax distribution list. If you continue to get faxes after requesting to be dropped, then complain to the Federal Communications Commission. Pre-approved credit card offers are a major problem since they lend themselves to identity theft. You can opt out of these offers by calling 1-888-567-8688. You will need to give your social security number. You can choose to opt out from such offers for either five years or permanently. If you want to permanently block this kind of mail, you will need to fill out a written request to opt out.

Unwanted mail, e-mail, and faxes are not only inconvenient for consumers. They can also provide the basis for scams or identity theft.