CONSUMER PROTECTION DIVISION, MARYLAND OFFICE OF THE ATTORNEY GENERAL ANTHONY G. BROWN, MARYLAND ATTORNEY GENERAL

HOW TO STOP TELEMARKETING CALLS AND JUNK MAIL

Tired of annoying telemarketing calls and junk mail filling your mailbox? There are steps you can take to get off the lists for these calls and mailings. You won't be able to stop all of them, but you will be able to reduce the number you receive.

Turning off Telemarketing

1. Keep your phone number to yourself. Don't put your phone numbers on forms, or give it to businesses, unless absolutely necessary. Whenever you give a business your number, ask that they not share it with other companies. Don't print your phone number on your checks.

2. Register with the National Do Not Call Registry. The federal government created this national registry. You may register landline and cell phone numbers. Call toll-free 1-888-382-1222 (TTY 1-866-290-4236) from the number you wish to register. You can also register online at www. donotcall.gov if you have an active email address. Registration is free. Your number will stay in the registry until it's disconnected, or until you delete it from the registry. You can expect fewer calls within three months of the date you sign up for the registry.

Placing your number on the National Do Not Call Registry will stop most telemarketing calls, but not all. You may still receive calls from political organizations, charities, telephone surveyors, and companies with which you have an existing business relationship. A company with which you have an established business relationship may call you for up to 18 months after your last purchase or delivery from it, or your last payment to it, unless you ask the company not to call again. Also, if you make an inquiry to a company or submit an application to it, the company can call you for three months afterwards. If you make a specific request to that company not to call you, however, then the company may not call you.

3. Ask to be put on individual companies' "do not call" lists. When you get a telemarketing call, if



you just hang up or say "I'm not interested," the company may call back at another time. Instead, every time you get a telemarketing call, say "Put me on your 'do not call' list." The Federal Telephone Consumer Protection Act requires companies to keep this list. Your request must be honored for 10 years. Exception: Nonprofit organizations don't have to comply with this law.

4. Get an unlisted number. Getting an unlisted number can cut down on telemarketing calls. It will not prevent calls from companies that dial numbers in sequential order by computer.

5. Be aware that phone technology allows companies to see and "capture" the numbers of callers. Some companies add the numbers to a marketing list. At no cost, you can block your number from being displayed by dialing *67 and waiting for a dial tone before making a call. However, this "per call blocking" does not work when calling toll-free numbers, or 911.

6. Investigate whether call blocking can help. There are online call blocking services, call blocking boxes, phone company services, and smartphone apps that block unwanted calls. Research whether the service costs money and whether it's effective. Do an online search to look for reviews from experts and other users.

7. Screen calls and hang up on auto-dialers. If all else fails, you can avoid having to talk with telemarketers by using voicemail to "screen" your calls before you decide to pick up. Many telemarketers hang up if they reach voicemail. Also, learn to recognize the sounds of an auto-dialer. If you answer your phone, and there is a pause, it may be an autodialer. If you don't want to be connected to a sales representative, just hang up. Different people find different ways of dealing with telemarketers. For example, you may be content to avoid sales discussions by hanging up on auto-dialers. Another person may be so annoyed that

they will stay on the line in order to tell the caller they want to be put on the company's "do not call" list.

Blocking Junk Mail

1. Tell the credit reporting agencies that you don't want to receive pre-approved offers of credit. 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 tell all three of the major credit reporting agencies (Equifax, Experian, and TransUnion) to remove your name from their mailing list by calling one toll-free number, 1-888-5-OPT-OUT (1-888-567-8688), or online at www.optoutprescreen.com. Your request will be honored for five years. You can also request to opt-out permanently.

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

3. Read the privacy policies of your credit cards and banks. The policies must give you an "opt-out" option, by which you can tell the bank not to share your personal information with other companies. The bank may still be allowed to share your information with "affiliate" companies it has a relationship with.

4. Think twice before entering sweepstakes and drawings. The main purpose of many contests is to compile mailing lists. If you enter one contest, you are likely to receive mailings from other contests. Avoid entering sweepstakes unless you can "opt-out" of being put on a mailing list (read the contest rules).

5. Don't fill out warranty or product registration

cards. Most cards are used to compile information on consumers that are sold to companies for marketing purposes. Most times your receipt will ensure that you are covered by the product warranty if the item turns out to be defective. If you decide to send in the card, don't fill out the "lifestyle" information, such as your income or hobbies.

6. Send it back. Junk mail that arrives in envelopes stamped "Address Correction Requested" or "Return Postage Guaranteed" can be returned unopened by writing "Refused – Return to Sender" on the envelope. This may encourage the company that mailed it to you to remove you from its mailing list.



Read more about your rights under the Telephone Customer Protection Act on the Federal Communications Commission website at www.fcc.gov/telephone.

Read about how to avoid telemarketing fraud at the Federal Trade Commission website at consumer.ftc.gov.

How to contact us

Consumer Protection Division 200 St. Paul Place, 16th Fl., Baltimore, MD 21202

- General Consumer Complaints: 410-528-8662 Toll-free: 1-888-743-0023 TDD: 410-576-6372 En español: 410-230-1712
 9 a.m. to 3 p.m. Monday-Friday www.marylandattorneygeneral.gov/Pages/CPD/
- Health Consumer Complaints: 410-528-1840 Toll-free: 1-877-261-8807 TDD: 410-576-6372 9 a.m. to 4:30 p.m. Monday-Friday www.marylandcares.org
- For information on branch offices in Largo, Salisbury, Hagerstown, and a full list of offices across Maryland, visit: www.marylandattorneygeneral.gov/Pages/contactus.aspx

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