

Spring Clean Unwanted Mail and Voicemail

Extra time at home allows the opportunity to check several things off our to-do list!

Does your mailbox seem to fill up quickly with offers, advertisements, and special deals? Do you get unwanted phone calls from telemarketers?

If so, it might be a good time to opt out.

To stop telemarketers, join the National Do Not Call Registry. You can register your home or mobile phone online at www.donotcall.gov or by calling 888-382-1222 from the phone you want to register. The registry is managed by the Federal Trade Commission (FTC). The registry listing is free and never expires. If you receive an unwanted call after you've been registered for a month, you can report it to the FTC.

If you want to stop pre-approved credit and insurance offers, sign up at www.optoutprescreen.com or call 888-567-8688. If you choose to “opt out,” the consumer credit reporting companies will stop providing your credit file information for firm offers of credit. You can choose to opt out for five years or opt out permanently. Later, if you want to comparison shop for a credit or insurance product, you could revisit the website to opt in.

Pre-approved offers have no impact on your credit score, nor does opting out. Opting out does not impact your ability to apply for or get credit.

Manage your mail by registering with the Direct Mail Association. The online tool at www.DMAchoice.org lets consumers choose what mail they do and do not want. There is a processing fee of \$2 and the registration lasts 10 years. This service may only apply to marketers that are members of the association.

These registry services will stop sales offers from real companies. Note that scammers may ignore the registry lists — giving you a good reason to hang up the phone or shred an offer you didn't request.

Also know that some groups are allowed to contact you even if you're on the list. These groups include charities, political groups, debt collectors, surveys, and purely informational contacts, such as a utility confirming a service appointment. Also, companies may contact you if you've had recent business dealings with them. But if you ask them to stop, they must follow your wishes.

Source:

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