

LOCK UP YOUR PERSONAL INFORMATION

Protect Your Money and Your Good Name



This checklist can help you keep thieves and scam artists away from your personal and financial information.

It takes some work, but may save you some money.

You can use these services to cut down on unwanted mail and phone calls, but you won't stop them all.

It may take several months before you see a reduction in mail and mail will keep coming from local merchants, charities, political candidates and the businesses where you normally shop.

You may keep getting mail addressed to "occupant" or "resident."

Your name may not stay on the "do not mail" lists permanently. You may have to register again after a few years, if the "junk" mail starts piling up again.

If you have already been a victim of fraud involving your home, your mortgage or a mortgage rescue scheme contact West Tennessee Legal Services, your HUD Housing Counseling Agency, now at 1-800-372-8346, extension 200.

NOTE:

This is a test version. We are testing this checklist to see if it helps people reduce junk mail, risky mail and telephone sales offers. Do you have questions or comments about the Lock-up Checklist? Did you find the contact information to be out-of-date or hard to use? Please contact Pam Wright by mail at West Tennessee Legal Services, 210 West Main Street, Jackson, TN or call 1-800-372-8346, ext. 316 or email at pam@wtls.org. I welcome your comments and suggestions.

Cut Back on the Junk Mail You Get

Have your name and address put on a **“do not mail”** list maintained by the Direct Marketing Association (DMA). Registering with the DMA’s “mail preference service” will reduce the amount of junk mail you receive. The DMA has changed its website and registration service. Now you must register on-line.


 By computer or email:

<https://www.dmachoice.org/dma/member/home.action>

Caregivers: Remove the name of the person you care for from commercial mailing lists. Family members, friends and caretakers can remove the names of individuals under their care by registering with the DMA’s “Do Not Contact List for Caregivers.”

You can also stop junk mail from being sent to a deceased relative. The Direct Marketing Association maintains a “Deceased Do Not Contact” list for use by family members of deceased persons.

Stop receiving so many **credit card offers**. Pre-approved credit card mailings invite scam artists and thieves to use your credit. The four major credit reporting agencies offer a combined service that will take you off their mailing lists.

 By phone: 1-888-567-8688

Deaf and hard-of-hearing consumers can opt-in or opt-out of offers through this website or by calling 7-1-1 and referring the Relay Operator to 1-800-821-9631.

 By computer: <http://www.optoutprescreen.com>

Don’t just throw away credit card offers. Always shred or tear up any paper that has your personal information before throwing it away. Don’t put anything in the trash you wouldn’t want a stranger to read -- without making it unreadable.

You can get off many of the mailing lists for **catalogs** and publishing companies. Contact these two organizations:

 By computer: <http://www.catalogchoice.org/>




 The Abacus Alliance.






By email: optout@abacus-us.com


 By mail: Abacus, Inc., P. O. Box 1478, Broomfield, Co. 80038

Stop sexually oriented advertising from coming in the mail by contacting your local Post Office.

 By computer: www.usps.com/forms/_pdf/ps1500.pdf

- You can take your name off the major nationwide sweepstakes mailing lists. Contact the Publishers Clearinghouse:
 -  By mail: Christopher L. Irving, Sr. Director
Consumer & Privacy Affairs
Publishers Clearinghouse
382 Channel Drive
Port Washington, NY 11050
 -  By phone: (800) 645-9242
 -  By email: privacychoices@pchmail.com

- Mail from stockbrokers and mutual fund companies can be reduced by sending written requests for removal from these four lists.
 -  By mail: Dun and Bradstreet
Customer Service
899 Eaton Avenue
Bethlehem, Pennsylvania 18025
 -  By mail: Database America
Compilation Department
470 Chestnut Ridge Road
Woodcliff, New Jersey 07677
 -  By mail: R. L. Polk & Co./Name Deletion File
List Compilation Development
26955 Northwestern Highway
Southfield, Michigan 48034-4716
 -  By phone: Acxiom U. S. Consumer Advocate Hotline 877-774-2094
 -  By email: www.acxiom.com/us

- Reduce mail addressed to "resident" and "occupant" by contacting two of the companies which send this type of mail. Contact ADVO, Inc.:
 -  By computer: www.advo.com/consumersupport.html

- If the envelopes you receive are blue, they may be from Val-Pak Savings Coupons. Contact Val-Pak Savings Coupons:
 -  By computer: <http://www.coxtarget.com/contact.html>**Scroll to the bottom** and click on the "submit" button below the words "Mailing Address Removal Request Form."


- If the envelopes you receive are not blue, send a request to be removed from the list to the return address on the envelopes in which you received the coupons.

“Do Not Call” Registries

Most telemarketers should not call your number once it has been on the registry for 31 days. If they do, you can file a complaint. You can register your home and mobile phone for free.


Numbers on the register will stay permanently. You do not have to re-register. *However*, if your number is disconnected and then reconnected, you may need to re-register. Also, there are other actions on your telephone account that could cause your phone number to become unregistered — even if your service has not been interrupted. These actions include things like changing your calling plan or other services, or changing the billing name on the account.

Federal Trade Commission


 By phone: 1-888-382-1222

 By computer: www.donotcall.gov

State of Tennessee

 By phone: 1-877-872-7030

 By computer: <http://tn.gov/tra/donotcall/nocall.html>

 By mail: Tennessee Regulatory Authority
460 James Robertson Pkwy
Nashville, TN 37243-0505


Check Your Credit Report Regularly.


One way to spot identity theft is to order your **credit report** on a regular basis. You can get a **free** copy of your credit report once every 12 months from each of the three big nationwide Consumer Reporting Agencies.

Don't ask for all three of your free reports at one time. You can stay on top of your credit report by asking for a copy from a different agency every 4 months.

Don't be fooled by cute advertisements. The annual report request is the *only* way to get your *free* annual report.

 <http://www.ftc.gov/freereports>

 By phone: 877-322-8228

 By mail: You can send the Annual Credit Report Request Form to:

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281

You can print the form at <http://www.ftc.gov/freereports>.