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YOUR MONEY

## Don't Call. Don't Write. Let Me Be.

By [DAMON DARLIN](#)

The fears of the direct marketing industry came true. Once a do-not-call list was created, people did register, in droves.

The list was created in 2003, not as a way to protect privacy, but to remove a powerful irritant from the lives of Americans. The Federal Trade Commission, which administers the list, says that more than 137 million phone numbers have been placed on the list by people tired of interruptions during dinner or their favorite TV show.

The popularity of the do-not-call list unleashed a demand for other opt-out lists. A consumer can now opt out of the standard practice of their banks or loan companies selling their information to others. Other opt-outs stop credit card companies from soliciting consumers or end the flow of junk mail and catalogs.

While most of the opt-outs are intended to make life less annoying, they can also have the side effect of protecting personal information that can be misused by identity thieves or unscrupulous merchants.

“Over the years, it has gotten so much easier to opt out,” said Ari Schwartz, deputy director of the Center for Democracy and Technology, a public interest group that lobbies Congress on privacy issues. “There are still gray areas.”

While financial companies have to provide an opportunity to opt out of sharing personal information, other kinds of companies do not. Some that tell you they will share the information do not offer the option to protect personal information (other than not doing business with the company).

For those who just can't take it anymore, here is a master list of where you can take control:

**PHONE SOLICITATIONS** To stop them, go to [donotcall.gov](http://donotcall.gov). Or call toll free, (888)382-1222, from the number you are going to restrict.

Remember to register if you get a new phone number. You can register cellphone numbers as well. A listing is good for five years, after which you'll have to repeat the process. But you need not worry about forgetting. You will know when you start receiving sales calls again.

**JUNK MAIL** You can try to opt out of direct mail solicitations, but it will probably not work very well. A private organization, the [Direct Marketing Association](#), handles that list and not every merchant with pages of hot leads is a rule-abiding member.

If you want to give it a shot anyway, write the association, in care of the Mail Preference Service at P.O. Box 643, Carmel, N.Y. 10512. There is an online form at [www.the-dma.org/consumers/offmailinglist.html](http://www.the-dma.org/consumers/offmailinglist.html). If you want to get more mail, there is also a place to sign up to get on the lists.

**E-MAIL** Whatever you do, do not respond to an unsolicited e-mail message when it gives you the option to opt out of receiving more e-mail. That is a trick used by spammers to confirm they hit a live address. Once that happens, your address goes to a prime list and is sold to other spammers. You may even find legitimate businesses eventually using addresses on that list.

So how do you prevent spam? Unfortunately, other than spam filters, there really is no good way.

You can try to make it harder for spammers to get your address in the first place by never posting your address in public forums. Spammers employ software to scrape the sites of anything with that @ symbol. Instead spell it out in a unique way like "the nameofthiscolumn at [nytimes.com](http://nytimes.com)."

**CREDIT CARD OFFERS** Almost as annoying as the direct marketing call is the mailbox stuffed with credit card solicitations. The more you ignore their offers, the more you will receive.

One way to stop the offers is to sign up for so many cards and run up such high levels of debt that you become a credit untouchable. That is not a good plan. Instead, call (888) 567-8688, but be ready to give out some personal information like your Social Security number.

The major credit bureaus, like Experian, [Equifax](http://Equifax) and TransUnion, that collect information on your borrowing habits let you opt out of what they call prescreened offers of credit at <https://www.optoutprescreen.com>. You can do it for a period of five years or permanently.

Opting out of prescreened offers of credit might also be useful when you apply for a mortgage. When you seek a loan, the credit bureaus notice and they put you on a "trigger list." The information that you are a ripe prospect is then sold to other lenders in as little time as 24 hours. Suddenly, other lenders are calling.

"It hurts the image of our members," said Harry Dinham, president of the National Association of Mortgage Brokers. His group also objects because it could be "an avenue to identity theft." He said, "We actually don't know who they sell it to."

Still, some callers may actually have better deals than the one your mortgage broker or bank is offering. "Do you want to opt out and never learn how to save money," asked Stuart Pratt, president of the Consumer Data Industry Association, a trade group.

Will opting out protect your identity from thieves? Mr. Pratt said that "lender data tells us that prescreened offers of credit result in lower levels of fraud." Nonetheless, he did recommend using a paper shredder on the offers you do reject.

**CREDIT FREEZE** The ultimate opt-out for your credit is a credit freeze. You'll sometimes hear it recommended as a way to protect yourself from fraud because once you sign up to have your credit report frozen, no company can get

access to your credit report without your expressed permission. That means no one can open up a credit card or take out a loan in your name.

Think long and hard before you do this. It sounds great at first, but doing so can backfire. You might be buying an expensive flat-screen TV at a warehouse store and want to get the instant credit card to score another 5 percent discount. You will not be able to. But about half the states have passed laws making credit reporting companies quickly unfreeze a report, some in as little as five minutes.

Not that preventing the opening of one more store account is a bad thing. Remember that everyone of those cards can hurt your credit score, which determines what your interest rate is when you borrow money.

Use the credit freeze only if you are a true victim of identity theft, which means that some criminal has your personal information and is opening up credit card accounts, borrowing money or buying property with your credit history.

If you suspect you may be a target, but have not been harmed yet, a better form of protection is asking the credit bureaus to flag your report with a fraud alert, which is supposed to make lenders take extra precautions.

**OTHER OPT-OUTS** Your personal information is accessible in less obvious ways. For instance, your computer tracks where you have visited online. DoubleClick, a company that collects data for online advertisers, offers a way to prevent your computer from giving it information at <http://www.doubleclick.com/us/about-doubleclick/privacy/dart-adserving.asp>.

But again, it is only a piecemeal solution. Other online advertising companies will still put "cookies" on your computer to collect the same data. So the next-best solution is to frequently run software that cleans out cookies. You can get Spyware Blaster, Spybot, or Ad-Aware at [www.download.com](http://www.download.com) free.

Your personal information, including parts of your Social security number, are available in publicly available data bases that you may never see. The most common ones offer a way to opt out of a listing. Nexis, one of the biggest, says you can opt out of its people-finding lists by going to [www.lexisnexis.com/terms/privacy/data/remove.asp](http://www.lexisnexis.com/terms/privacy/data/remove.asp). Nexis does not make it easy because it requires that you prove you are a victim of identity theft before it will consider your application.

The Center for Democracy and Technology provides addresses and forms for other companies, like [ChoicePoint](http://www.choicepoint.com), that do not let you opt out online (<http://opt-out.cdt.org>).

**REAL ESTATE FILINGS** You have to file deeds with the local government office and once you do, companies swoop in to compile lists of new homeowners from the public records. That's why you get the discount coupons from [Home Depot](http://www.homedepot.com) and other merchants right after you buy. Birth certificates and marriage licenses are also scraped for data.

There is little you can do about it because the records are intended to be public. Any good lawyer can show you how to make it a little harder for personal information to be listed on a deed. But it will cost money, which is probably not worth it if all you are trying to do is stop solicitations from Swifty's Mortgage Lending and Used Car Sales.

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