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## **OPTING OUT**

If you feel like we do, you would prefer not to be bothered by junk mail or email, telephone solicitations and unwanted messages on your answering machine or voice mail. Most of the time the offers are for services or products that have no relevance to us. Sometimes they cause concern and stress. And they are almost always a waste of resources. In this digitalized world, what can be done about it? Fortunately, a lot. The Federal Trade Commission has a campaign which allows us to stop the madness of these unsolicited marketing strategies and “Just Say No.” All it takes is a few clicks of your mouse or telephone calls.

Reduce or Eliminate Telemarketing Calls: Call 1(888) 382-1222 from the telephone number you want to register or go to [www.donotcall.gov](http://www.donotcall.gov). You can register up to three telephone numbers at a time. Once your number has been on the registry for 31 days, most telemarketing calls will stop. However, not all calls are eliminated. You will continue to receive calls from companies to whom you have given permission. Calls from, or on behalf of, political organizations, charities, and telephone surveyors are not restricted. Calls from companies with whom you have an existing business relationship may call you for 18 months after a purchase or three months after the submission of an inquiry or application, unless the company is requested to place your number on its own “do-not-call” list. You should keep a record of the date you make each such request.

Pre-approved Credit Card Mail Offers: It is wise to shred these offers to preclude someone from submitting an application without your knowledge. Under the Fair Credit Reporting Act (FCRA), the Consumer Credit Reporting Companies are permitted to include your name on lists used by creditors or insurers to make “firm offers” of credit or insurance that are not initiated by you. However, by calling 1(888) 567-8688 or visiting [www.optoutprescreen.com](http://www.optoutprescreen.com), you can opt out for 5 years or permanently and, if you ever want to resume receiving these firm offers, the same website permits you to “opt-in.” Be aware that it will be necessary to provide your social security number to take advantage of this program.

Unsolicited Commercial Mail and Email: How much junk mail do you throw out without even opening it? What a waste of resources. The Direct Marketing Association’s Mail Preference Service allows you to opt out of receiving unsolicited commercial mail and e-mail for five years. To take advantage of this service go to [www.dmachoice.org](http://www.dmachoice.org) and be ready to pay a \$1.00 registration fee for this service. On this site, direct mail is divided into four categories: Credit Offers, Catalogs, Magazine Offers and Other Mail Offers. You can request to start or stop receiving mail from particular companies in each category or from an entire category at once. First, determine whether you are considered a “prospect” or a “customer.” If you receive mail from companies with whom you have never done business, you are a “prospect” and your name is on a list the company is using to identify new customers. If you have done business with a company in the past, you are considered a “customer.” This is an important distinction. Even if you request to be removed from an entire category, for instance, you don’t want to receive any more catalogs, any company of which you are

a customer is permitted to maintain you on its mailing list for invoicing or returns. You will be removed from the prospects list but will continue to receive mail. We are advised that you must contact these companies directly, through their websites or customer service departments, to be permanently removed.

We hope these tips will help make the process of managing your mail as quick and hassle-free as possible.