



Choosing to Share Your Information

– or Not

Our economy generates an enormous amount of data. Most users of that information are from honest businesses – getting and giving legitimate information. Some consumers may want to limit the amount of personal information they share. And they can. More organizations are offering people choices about how their personal information is used. For example, many feature an “opt-out” choice that limits the information shared with others or used for promotional purposes. When you “opt-out,” you may cut down on unsolicited telemarketing calls, promotional mail and spam e-mails.

Learn more about the options you have for protecting your personal information by contacting the following organizations.

Credit Bureaus

Pre-Screened Credit Offers



If you receive pre-screened credit card offers in the mail (namely, those based upon your credit data), but don't tear them up after you decide you don't want to accept the offer, identity thieves could retrieve the offers for their own use without your knowledge.

To opt out of receiving pre-screened credit card offers, call: 1-888-5-OPTOUT (1-888-567- 8688). The three major credit bureaus use the same toll-free number to let consumers choose to not receive pre-screened credit offers.

Marketing Lists



In addition, you can notify the three major credit bureaus that you do not want personal information about you shared for promotional purposes. To ask the three major credit bureaus not to share your personal information, write to:

Equifax, Inc.
Options
PO Box 740123
Atlanta, GA 30374-0123

Experian
Consumer Opt-Out
701 Experian Parkway
Allen, TX 75013

TransUnion
Marketing List Opt Out
PO Box 97328
Jackson, MS 39288-7328

High Schools



The new No Child Left Behind education law allows the military and colleges/universities access to the directory of students in high schools. Ask your school about opting-out, if you choose your student to not be contacted. For more information visit www.nochildleftbehind.gov.

Department of Motor Vehicles



The Federal Drivers Privacy Protection Act forbids states from distributing personal information to direct marketers. It does allow for the sharing of personal information with law enforcement officials, courts, government agencies, private investigators, insurance underwriters and similar businesses. If a request is made, the department does *not* notify you. Call the state DMV to learn more at 573-751-4600.

Direct Marketers

The Direct Marketing Association's (DMA) Mail and Telephone Preference Services allow you to opt out of receiving direct mail marketing and telemarketing calls from many national companies for five years.

When you register with these services, your name will be put on a "delete" file and made available to direct-mail and telephone marketers. However, your registration will not stop mailings or calls from organizations not registered with the DMA's Mail and Telephone Preference Services.

For Direct Mail Marketing



Direct Marketing Association
Mail Preference Service
PO Box 643
Carmel, NY 10512
Or go online at www.the-dma.org/consumers/offmailinglist.html.

For Telemarketing



Direct Marketing Association
Telephone Preference Service
PO Box 1559
Carmel, NY 10512
Or go online at www.the-dma.org/consumers/offtelephonenumberlist.html.

You also may register with Missouri's state "do not call" list. Go to <http://www.ago.state.mo.us/nocalllaw.htm> or call 1-866-662-2551.

Or the National Do Not Call Registry. Go to www.donotcall.gov or call 1-888-382-1222.

For E-mail



The DMA also has an Email Preference Service to help you reduce unsolicited commercial emails. To "opt-out" of receiving unsolicited commercial email, use DMA's online form at www.dmaconsumers.org/offemailist.html. Your online request will be effective for one year.

Source: *ID Theft: When Bad Things Happen to Your Good Name* from the Federal Trade Commission at <http://www.ftc.gov/idtheft>

For more information about ID Theft, contact Sandra McKinnon, consumer & family economics specialist, at the Franklin County Extension Center, 115 W. Locust, Union, MO 63084, ph. 636-583-5141, mckinnons@missouri.edu