

AVOID PHONE & MAIL SCAMS

Wise Charitable Giving



Call the Department of Attorney General's Charitable Trust Section at **(517) 373-1152**, or visit the Attorney General's website at www.mi.gov/CharitySearch, to determine if the charity is registered in Michigan, how much the charity spends on its purposes (program services), if the charity uses professional fundraisers, and how much of your donation reaches the charity.

Charitable Giving

MI Department of Attorney General
Charitable Trust Section
(517) 373-1152
www.mi.gov/agCharitySearch

Telemarketing

Federal Trade Commission
National Do Not Call Registry
(888) 382-1222
www.DoNotCall.gov

Reduce Junk Mail

Direct Marketing Association
Mail Preference Service
www.dmachoice.org/register.php

Eliminate Pre-Approved Offers

(888) 567-8688
www.OptOutPrescreen.com

Free Credit Reports

(877) 322-8228
www.AnnualCreditReport.com

Reduce Telemarketing Calls

The Federal Trade Commission (FTC) has made it easier for consumers to block telemarketers with the National Do Not Call Registry. This program allows consumers to register their phone numbers and be placed on a national list of numbers that telemarketing companies are not allowed to call.

To register by phone, call **(888) 382-1222** from the number you wish to register, or register online (www.DoNotCall.gov). If you choose to register online, you must have a working email account to complete your registration.

Registrations do not expire, so there is no need to re-register. If a company that you don't have an existing business relationship with tries to contact you after the initial 31 day registration period, you may file a complaint at **(888) 382-1222**.

When you get a telemarketing call, simply say, "put me on your 'do no call' list." The federal Telephone Consumer Protection Act of 1991 requires companies to keep this list.



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Tips to Protect You and Your Personal Information

Reduce Junk Mail

Register with the Direct Marketing Association's (DMA) Mail Preference Service to reduce the amount of unsolicited national advertising mail you receive. Your name will remain on this "delete file" for three years.

You can register free for the mail preference service by setting up an account at: www.dmachoice.org/register.php.

You may select a category (catalogs, magazine offers or other mail offers) by selecting from a list of companies one at a time or you may decide to stop mail offers by selecting the entire category. If you have purchased from a company or currently subscribe to a particular magazine, you will need to ask the publisher to remove your name directly using the contact information provided by on the DMA site.

You may also register by mail, but you will need to complete the registration form and include a check for \$1 (one dollar) to the DMA to process your request. For your convenience, the form is included with this handout.

Tell magazines to which you subscribe, and charities to which you donate, that you don't want them to share your name with other businesses or charities. Request the same from mail order companies.



Eliminate Pre-Approved Credit Card Offers

Those credit card offers that come in the mail are from companies who get your name and address from one of the credit reporting agencies.

You can opt out of receiving most pre-approved credit offers by calling toll-free (888) 567-8688 or visit www.OptOutPrescreen.com.

This removes your name from the list sold by major credit card reporting agencies for a period of five years or permanently. You will be asked to provide your name, address, date of birth, and Social Security number.

Review Your Credit Report Three Times a Year

To maximize your protection against fraudulent activity, order a free report from a different credit reporting company every 4th (fourth) month.

To request your FREE report call (888) 322-8228 or go to www.AnnualCreditReport.com.

For your convenience, the form is also included with this handout. Please keep in mind that you will be asked for your Social Security number when you request your free credit report.

To protect your Social Security number, choose the option on the form that allows you to redact all but the last four digits of your Social Security number from the credit report you will receive.

