

Telemarketing calls often interrupt family time and personal lives. Two governmental agencies provide protection from abusive and deceptive telemarketing sales practices: (1) the Federal Communications Commission (FCC) adopted rules implementing the Telephone Consumer Protection Act to protect consumers from receiving unsolicited telephone marketing calls; and (2) the Federal Trade Commission (FTC) issued the Telemarketing Sales Rule to protect consumers from telephone fraud.

Consumer Protections Provided by these Rules

It is illegal for a telemarketer to:

- Call you if you have clearly stated that you want to be added to their Do Not Call list;
- Call before 8 a.m. and after 9 p.m.;
- Tie-up your home telephone line with autodialed and prerecorded voice messages;
- Neglect to tell you at the beginning of the call the company name and what they are selling;
- Misrepresent any information or facts about their goods or services, earnings potential, profitability, risk, etc.
- Ask you for payment before telling you the total cost of goods, whether a sale is final or nonrefundable, the odds of winning a prize, and any restrictions or conditions on getting the prize;
- Withdraw money from your account without expressed, verifiable authorization; authorization from you must be written or tape recorded and made available to your bank upon request;
- Request a fee before providing the service, lie to get you to pay for any goods or services;

These are just some of the rule requirements.

What actions can you take?

Ask the telephone solicitor to place your name on their Do Not Call list and obtain the solicitor's contact information to send a written notice to verify your placement their Do Not Call list.

The Do Not Call Registry

Michigan customers can register for the Federal Trade Commission's (FTC) Do Not Call Registry by phone or online. Registration is free and covers landline and wireless phone numbers. To register by phone, dial (888) 382-1222 from the number you want to register. To sign up online, visit the FTC's website, donotcall. gov. Online registration requires an active e-mail. If you register online, the FTC will send a message with a link. You need to click on the link within 72 hours to finalize registration.

Nonprofit organizations are not required to maintain "Do Not Call" lists. The Do Not Call rule applies to residential telephone numbers, but does not apply to calls placed to business telephone numbers.

Exceptions

Although registration is designed to prevent most unwanted telemarketing calls, it will not stop all sales calls. The following types of organizations and



businesses are exempt from the Do Not Call List law:

Michigan Exemptions:

- Charitable organizations;
- Public safety organizations;
- Companies with which a person has previously conducted business, unless the customer has specifically requested to be added to the company's Do Not Call list;
- Businesses that request face to face meetings but do not urge the customer to make a decision regarding a purchase at the time of the call;
- Companies that have the recipient's prior consent;
- Companies that do not encourage the purchase, rental or investment in goods or services, such as companies conducting a survey or seeking a donation or contribution.

Federal Exemptions:

- Charitable organizations;
- Political organizations;
- Organizations with which you have an established business relationship can call you for up to 18 months after your last purchase, payment or delivery – even if your name is on the national Do Not Call Registry.
- Companies to which you've made an inquiry or submitted an application can call you for three months;
- Companies that do not encourage the purchase, rental or investment in goods or services, such as companies conducting a survey or seeking a donation or contribution.

What To Do For Continued Calls

You can file a complaint against a company violating the Do Not Call rules if 31 days have passed since you

registered your telephone number on the Do Not Call list and the company is not exempt from the rules. You will need to know the date you received the call and either the name or the telephone number of the company that called you. Your complaint must include your name, address, and the phone number involved in the complaint. You must also provide a number where you can be reached during the business day. You can file complaints under Michigan's law or the Federal law.

Where To File Complaints

Michigan AttorneyGeneral

Consumer Protection Division

P.O. Box 30213, Lansing, MI 48909

Website: michigan.gov/ag click on "File a Complaint" www.michigan.gov/consumerprotection/protect-your self/consumer-alerts/id-theft-telemarketing/do-not-call-list

Fax: (517) 241-3771

For robocall information see:

michigan.gov/ag/initiatives/robocalls

Federal Trade Commission

Website: <u>donotcall.gov</u> – click on "Report Unwanted Calls"

(888) 382-1222 or

(866) 290-4236 (TTY)

Federal Communications Commission

Consumer & Governmental Affairs Bureau Consumer Inquiries and Complaint Division 45 L Street NE, Washington, DC 20554

(888) 225-5322 or

(888) 835-5322 (TYY)

Website: www.fcc.gov/consumers/guides/stop-unw

anted-robocalls-and-texts - click on

"File Your Complaint"
Email: fccinfo@fcc.gov

Fax: (866)418-0232

