

## Opt-Out Resources for Unwanted Junk Mail [1]

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### 1. What is junk mail?

Facing significant declines in amount of first-class mail being sent and received, the U.S. Postal Service (USPS) makes [deals](#) [2] with businesses to increase the volume of "standard mail", the USPS's official term for junk mail. While it is almost impossible to eliminate all junk mail, you can take steps to reduce the amount of junk mail that you receive.

### 2. Why do I get so much junk mail?

When you receive a piece of junk mail, it's usually because the sender wants you to do something such as buy, donate, subscribe or invest.

Direct marketing mailing lists are developed through numerous data sources. [Data brokers](#) [3] collect and aggregate consumer information from a wide range of sources to create detailed profiles of individuals. These companies then sell or share your personal information with companies that send junk mail. Public records, magazine subscriptions, charitable donations, buyer loyalty programs, "consumer" surveys and product warranty forms also provide a rich source of information about you.

Unsolicited mail can be as general as an announcement for a pricey new restaurant if you have a high-rent zip code. Other mailings, like ones that mention physical ailments or certain prescription drugs may be directly aimed at you.

### 3. Tips For Avoiding Junk Mail

While you may never be able to eliminate junk mail, the following resources may be useful to reduce the volume of junk mail that you receive:

#### a. DMA Choice (National Mailing Lists)

If you want to be taken off as many *national* mailing lists as possible, your first step is to contact the Direct Marketing Association's **DMA Choice** program. DMA Choice represents about 80% of the total volume of marketing mail in the United States. When you register, your name and address are placed in a "do not mail" file which is updated monthly. DMA members are required to update their lists at least quarterly, and some do it monthly.

- **Register online.** You may sign up online at the [DMA Choice website](#) [4] for a processing fee of \$2 for a period of ten years. Registering online is the fastest way to see results.
- **Register by mail.** Send the DMA Choice Registration Form available on the [DMA Choice website](#) [4] (under "Register by Mail") plus a \$3 check or money order to:

**DMA Choice**  
Direct Marketing Association  
PO Box 643  
Carmel, NY 10512

- **Register names of deceased.** The Direct Marketing Association also gives individuals the ability to [register](#) [5] the names of deceased loved ones with a service called the **Deceased Do Not Contact** list (DDNC).
- DMA provides information to individuals who are attempting to help their elderly relatives and friends to stop receiving mailings for sweepstakes and other kinds of contests. Read more at DMA Choice's [Do Not Contact for Caretaker Registration](#) [6].

**Companies that do not participate in the DMA Choice program** must be contacted directly. It may take some hunting, but you can usually find a toll-free customer service number and/or address on the advertising piece. Let them know you not only want to be off their list, but you don't want them providing

your contact information to other companies.

#### **b. Flyers and advertising supplements**

Flyers are those ads stuffed in with other advertisements and delivered to your mailbox. Envelopes containing an assortment of ads are another in this category. They are usually addressed to "resident" or "occupant" at your address. To reduce this kind of junk mail, do the following:

- Look for a mailing label attached directly to the flyer. You may see the name of the distribution company near your mailing address. If you don't find a label, you may find a phone number printed on the edge of the flyer itself.
- Contact the company and request that your address be taken off the mailing list. If you're making a written request, send a copy of your mailing label along with the letter. If you call, chances are you'll have to work through a telephone tree and leave your name and address on an answering machine. It usually takes at least four to eight weeks to be removed. In some cases, the company may have a website that will allow you to remove yourself from their lists.
- RetailMeNot Everyday (formerly Red Plum/Valassis) is one of the major companies that mails out flyers and advertising supplements. You can remove your name and address from their mailings by completing their [online form](#) [7].

#### **c. Pre-approved offers of credit**

Under the Fair Credit Reporting Act (FCRA), credit bureaus are permitted to include your name on lists used by creditors or insurers to make offers of credit or insurance that are not initiated by you. The FCRA also provides you the right to "opt-out", which prevents credit bureaus from providing your credit file information for such offers. You may opt out by calling (888) 5OPTOUT (888-567-8688) or visiting [www.optoutprescreen.com](http://www.optoutprescreen.com) [8].

Opting out will only stop offers that result from creditors or insurers screening your credit report. Your bank may continue to send you solicitations for new credit products. Membership in an association, trade group or other organization may also result in new credit offers.

#### **d. Telephone directories**

If you have a landline phone and have a listed number, your name, address and phone number are, for all practical purposes, public record. Companies collect this information and sell it for marketing purposes. If you are concerned about keeping your name and address private, consider having an unlisted number. You may incur a monthly charge for being unlisted.

#### **e. U.S. Postal Service and National Change of Address (NCOA) database**

When you move, the U.S. Postal Service (USPS) provides change of address information to those companies that already have your old name and address if the company subscribes to the USPS National Change of Address (NCOA) database. The NCOA database gets its information when you file a **permanent change of address** with USPS. Subscribers to the NCOA include data brokers and marketing companies. This is one way unsolicited mail is able to follow you to your new address.

If this concerns you, you might consider not filing a Change of Address with USPS when you move. You must be sure to contact all your correspondents individually so you are able to continue to receive bills, account statements, correspondence from friends and family, and other important mail.

Another alternative is to file a **temporary change of address** with USPS. Temporary address changes are not included in the NCOA database. A temporary address change can last for up to 6 months and may be extended for an additional 6 months, for a total of one year. After one year, your mail will not be forwarded.

USPS [sells](#) [9] your change of address information to more than 500 companies. USPS's own Inspector General has [questioned](#) [10] the data handling practices of the agency.

#### **f. Charities and nonprofits**

If you have ever donated money to your favorite cause, chances are you have received fundraising solicitations from many related organizations. Charities and nonprofit groups often rent or exchange each other's lists.

When you receive solicitations from nonprofits, it may take a bit of detective work to be deleted from their mailing lists. Because many nonprofits rent lists from other groups, they do not keep the lists themselves and therefore cannot delete your name. (This is true of most mail solicitations, whether a charity or not.) Save the mailing label and the "reply device" from these mailings. They are likely to contain codes that indicate the list your name came from. Ask the organization that mailed you the solicitation for the name of the organization that rented the list. Then contact **that** organization and ask that your name not be rented, sold or exchanged.

#### **g. Sweepstakes and contests**

When you enter a sweepstakes, your name is likely to appear on mailing lists used by other promoters of contests, sweepstakes, and lotteries. These lists are almost always sold or rented. To reduce mailings by prize promoters, avoid participating in sweepstakes and contests unless you are given the opportunity to "opt out" of any mailing lists that are created.

#### **h. Product registration cards and consumer surveys**

Be aware that **warranty or product registration cards** have less to do with warranties than they do with mailing lists. Registration cards are usually *not* mailed to the company that manufactured the product, but to data brokers that compile buyer profiles and rent or sell the information to other companies for marketing purposes.

**California** law requires companies to inform consumers that the card or form is for *product registration*. The statement cannot state or imply that the form is for *warranty* registration. The statement must also inform the consumer that failure to complete and return the card or form does *not* diminish your warranty rights. ([California Civil Code 1793.1](#) [11])

When you buy a product, generally you should *not* fill out the product registration card. In most cases your receipt ensures that you are covered by the



[13] <https://www.privacyrights.org/online-information-brokers-list>

[14] <https://ribbs.usps.gov/locators/find-is.cfm>

[15] <http://about.usps.com/forms/ps1500.pdf>

[16] <https://postalinspectors.uspis.gov/forms/MailFraudComplaint.aspx>