

respond to the privacy notice. If you prefer to limit the promotions you receive or do not want marketers and others to have your personal financial information, you must take some important steps.

What to Do When You Receive Your Notices

- Read all privacy notices.
- Get answers to your questions from your financial company.
- If applicable, decide if you want to opt out.
- If you want to opt out, follow the instructions in the notice and, if necessary, shop around for a financial institution with the privacy policy you want.

Be vigilant

Be careful and think before you share your phone number, street address and e-mail address with anyone. Is it worth being put on a direct mail list just to have the chance to win a gym membership? Does the toy store really need to know your phone number in order to process your sale? As for spam, most Internet Service Providers (ISPs) like MSN and AOL, give you the ability to set up several e-mail accounts. Set up one e-mail address that you give to friends, family and co-workers. Set up a separate account that you use only for Web site surfing and participating in online discussions. While this won't cut down on the amount of spam you receive, the majority of it will be sent to this particular address, keeping important e-mails from Mom separate from the spam.

For More Information

visit the following Web sites

Direct Marketing Association

www.dmaconsumers.org

Federal Trade Commission

www.ftc.gov/ftc/consumer.htm

Credit Bureaus

Experian www.experian.com

Equifax www.equifax.com

TransUnion www.tuc.com

Contact Information at a Glance

Remove your name from Direct Mail Lists

Online: www.dmaconsumers.org

By Mail

Mail Preference Service

Attn: Dept: 12851374

Direct Marketing Association

P.O. Box 282

Carmel NY 10512

Remove your name from Telemarketing Lists

Online: www.donotcall.gov

Phone: 1-888-382-1222

TTY 1-866-290-4236

Remove your name from prescreening Lists

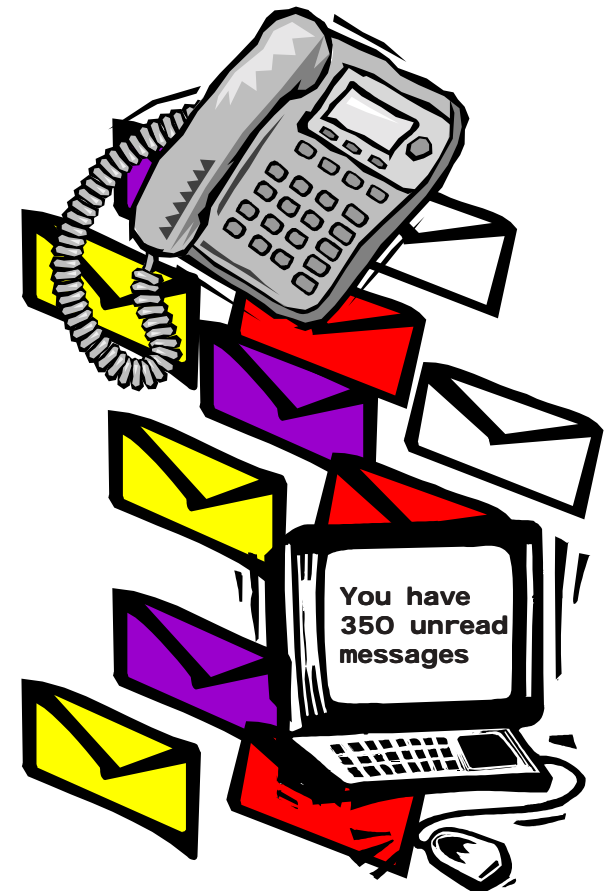
Phone: 1-888-567-8688

Financial Privacy Rules

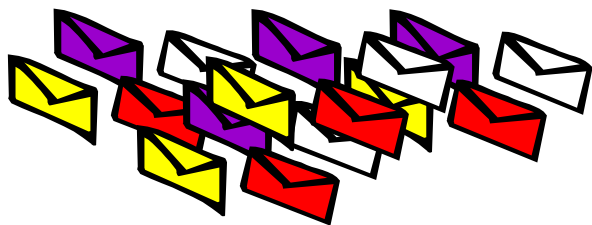
Contact your financial institution

Keep your private information private

How to reduce unwanted direct mail, telemarketing calls and e-mails.



Supplied by the National Association of Federal Credit Unions and your credit union.



Spam, telemarketing, junk-mail. Ever wonder how direct mailers, telemarketers and spammers get your e-mail address, street address and phone number? These companies have several resources to get the information that you thought was private.

Lists – Direct mailers and telemarketers buy or share customer lists from companies such as retailers, financial institutions, insurance companies and credit bureaus. Your information is also available from public records, such as telephone directories and deeds.

Contests and prize drawings – You’ve seen the entry forms at the mall or in your local restaurant. Sign up to win a free vacation, luxury automobile or health club membership. Of course, they need your address, phone number and e-mail address to notify you if you are the lucky winner. Once you enter, your information will often be sold or shared with several other telemarketers, direct mailers and spammers.

E-mail address searches – Spammers have the ability to electronically scan Web sites to pick up e-mail addresses. If your e-mail address appears on a Web site or in an online discussion group, it is a good bet that your e-mail address has been passed around to several spammers.



How to keep your private information private

Here are a few things you can do to reduce the amount of telemarketing calls, spam and junk mail you receive:

Opt out

You can request to have your name removed from direct mail and telemarketer lists.

Prescreening

Some companies, such as mortgage and insurance companies, buy consumer lists from the credit bureaus. The companies ask the bureaus for the lists of consumers who have certain credit qualifications, usually consumers with good credit ratings, in order to call or mail them with offers of pre-approved credit. This practice is known as prescreening. If you do not wish to receive such offers, you can opt out of these lists by calling **1-888-567-8688**. Registration is free, and this opt out registration is honored by each credit bureau.

Direct Mail :

The **Direct Marketing Association** (DMA), is a national trade association serving the direct and interactive marketing field. They have established a **Mail Preference Service** (MPS) that allows you to opt out of national mailing lists. You can register by mail, or for a \$5 fee, you can register online. Although registration with MPS will help to reduce the amount of junk mail that you receive, it will not stop all junk mail. You may continue to receive mail from companies with which you already do business and from non-DMA organizations which do not use MPS.

Register online at www.dmaconsumers.org

By mail – Send your written request, including your name and address and signature to:

Mail Preference Service
Attn: Dept: 12851374
Direct Marketing Association
P.O. Box 282
Carmel NY 10512

Telemarketing

The **Do Not Call Registry** was created by the **Federal Trade Commission** to make it easier and more efficient for you to stop getting telemarketing calls you don’t want. You can register online at www.donotcall.gov or call toll-free, **1-888-382-1222** (TTY 1-866-290-4236), from the number you wish to register. Registration is free. The Federal Trade Commission, the Federal Communications Commission, and the states are enforcing the National Do Not Call Registry. Placing your number on the registry will stop most, but not all, telemarketing calls.

Financial Privacy Rule

Companies involved in financial activities must send their customers privacy notices. Those companies include:

- Banks, savings and loans, and credit unions
- Insurance companies
- Retailers that directly issue their own credit cards (such as department stores or gas stations)
- Mortgage brokers
- Automobile dealerships that extend or arrange financing or leasing
- Check cashers and payday lenders
- Financial advisors and credit counseling services

These notices explain:

- What personal financial information the company collects
- Whether the company intends to share your personal financial information with other companies
- What you can do, if the company intends to share your personal financial information, to limit some of that sharing

Financial companies share information for many reasons: to offer you more services, to introduce new products, and to profit from the information they have about you. You may want your financial company to share your personal financial information. In this case, you don’t need to