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How to Prevent Credit Bureaus from Selling Your Name to Mailing Lists

Isn't it annoying to get all that junk mail from companies trying to get you to apply for their credit cards? This is a typical letter:

I keep getting pre-approved credit card offers in the mail (several a week), and this makes me very uncomfortable. Many of them are from out of state banks or companies I have never heard of. I have been told there is a way to keep these companies from sending me these offers or inquiring about my credit, but no one has been able to tell me how I should go about this. Is there an address or phone number I can contact to take care of this?

Such offer letters kill baby trees, fill up your trash bin and tempt you unnecessarily. Moreover, you run the real risk of having someone steal your discarded mail and apply for the card for you, essentially hijacking your identity. This is not a pleasant experience. Check out this [letter](#) as an example.

Call this one number to opt out of all three bureaus: 1-888-567-8688

You can protect yourself from identity theft by taking your name off of the credit bureaus mailing lists. The credit bureaus are one of the biggest offender when it comes to selling your name and information to the credit card companies who in turn send you all those pre-approved applications. One call to the Opt Out Request Line (for Equifax, Trans Union, Experian and Consumer Credit Associates) is all it takes to permanently remove your name from all marketing lists that the credit agencies supply to direct marketers. You can also opt for a two-year period, renewing your request at any time in the future.

To get rid of most other junk mail:

Write a letter giving your complete name, name variations and mailing address to:

Mail Preference Service
Direct Marketing Association
P.O. Box 9008
Farmingdale, NY 11735

1-800-407-1088 Opt-Out from all mailing and telemarketing lists

Other sources:

<http://www.dmaconsumers.org/cgi/offtelephonedave>

<http://www.dmaconsumers.org/cgi/offmailinglistdave>

http://www.dmaconsumers.org/optoutform_emps.shtml

<http://www.tpsonline.org.uk/tps/> has some good tips on how to register your cell phone.

To remove your name from many telephone solicitation lists:

Send your complete name, address and phone number with area code to:

Telephone Preference Service
Direct Marketing Association
P.O. Box 9014
Farmingdale, NY 11735

Once you write, you'll remain on the Direct Mailing Association opt-out list for five years. It may take up to three months before you notice a significant reduction in the amount of direct mail and phone calls you receive.

To be removed from the mailing lists of the major data compilers:

Call or write to these firms. (Note: These companies also subscribe to the DMA's Mail Preference Service.)

- R. L. Polk & Co.
List Compilation
26955 Northwestern Highway
South Field, MI 48034

(810) 728-7000

- First Data Info-Source Donnelley Marketing, Inc.
Data Base Operations
1235 "N" Ave.
Nevada, IA 50201.

(888) 633-4402 or (515) 382-8321

- ADVO-Systems
Director of List Maintenance
239 West Service Rd.
Hartford,CT 06120-1280

- Metromail Corp.
List Maintenance
901 West Bond
Lincoln, NE 68521

(800) 426-8901.

- Database America
Compilation Dept.
100 Paragon Dr.
Montvale, NJ 07645

(201) 476-2000 or (800) 223-7777

- Haines and Company, Inc.
Criss-Cross Directory
2382 East Walnut Avenue
Fullerton,CA 92631 Donnelly Marketing
Database Operations
416 South Bell
Ames,IA 50010

- Acxiom Corporation
1 Information Way
Little Rock, AR 72202
Tel. No.: 501-342-2722

To reduce or stop receiving coupons, ads and/or product samples:

Contact the companies distributing these materials to your residence. You can write or call these companies and request that your name and address be removed from their company's mailing lists. One such company mailing these materials is:

Advo Incorporated
Delivery Services
1001 West Walnut Street
Compton, CA 90220-5191
Tel. No.: (310) 637-0438

Online resources:

- The web site of [Junkbusters](#) offers a number of free services to help you get rid of unwanted snail-mail and e-mail.
- [Outpost Network](#) is another online service that helps you cut down on junk mail (fee charged).
- Read the [Computer Professionals for Social Responsibility](#) online guide on reducing junk mail.
- Other online resources are:
 - [Consumer Research Institute](#) at www.stopjunk.com/environment.html.
 - [Obviously Implementations Corp.](#) at www.obviously.com/junkmail.
 - [Ecofuture](#) at www.ecofuture.org/ecofuture/jnkmail.html.