



Consumer Watch
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How to stop credit offers

It may come as a surprise, but the amount of direct mail in 2017 hit its lowest point in at least six years. The U.S. Postal Service reported it sent 78.3 billion pieces of marketing mail during 2017, down 2 billion pieces from the high point of 2014. While it does amount to a significant decrease, that's still about 10½ pieces of direct mail for every man, woman and child on the planet.

The average person's mailbox is daily crammed full of sale flyers, solicitations of every kind, official-looking documents, and slickly packaged offers of credit and loans. It can be overwhelming, but while most of us just toss these into the trash or shredder, enough of them generate business that it supports a whole direct-mail industry. Contrary to popular belief, the direct mail business is alive and well.

And while you may be one of those folks for whom the daily trek to the mailbox is an adventure to see what the letter carrier has delivered, many others are just tired of dealing with it all. For the huddled masses yearning to breathe free of auto-insurance solicitations and offers of credit, there is hope; you can stop (or at least slow down) the amount of paper coming into your mailbox.

A key concern of many privacy advocates is "pre-approved" or "pre-screened" offers of credit or insurance. Often, such solicitations contain enough information they could be stolen and used to apply for credit in your name. People with good-to-excellent credit may increasingly find themselves getting more and more unwanted solicitations. Even people with dings on their credit, or who carry large balances, are not immune.

Credit bureaus (Experian, Equifax and TransUnion and Innovis) are in the business of information. They make their money by collecting information about you and me, then selling that data to companies with money to lend or who need clients. Companies can get a list of potential customers from the credit bureaus based on just about any criteria. If, for example, a company is looking to lend money to people who are unlikely to default and who live in a certain ZIP code, it can buy that information and use it to send you offers of credit (called "firm offers" in the business).

But you are entitled to have a say in the matter, backed by a law called the Fair Credit Reporting Act. By visiting a website called OptOutPrescreen.com, you can get your name removed from the lists. When you visit the secure site, you have three options: to give your consent to continue; to remove your name from lists for five years; or to do it permanently. On the website, you can choose the five-year option; you must complete a final step of printing a form that then must be mailed if you want to remove your name permanently.

Both options require that you provide your name, address, Social Security Number and date of birth.

If you just want to reduce the general volume of mail, you can register with the Direct Mail Preference Service at <https://dmachoice.thedma.org/register.php>. While the service was once free, it now charges \$2 to have marketers remove your name, but it lasts for 10 years. Another website called [CatalogChoice \(https://www.catalogchoice.org/\)](https://www.catalogchoice.org/) is free, and allows you to stop getting unsolicited catalogs in the mail.

With all these services, it can take some time for your preference to take effect, but you should eventually see the amount of direct mail slow down significantly.

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