Identity Theft

Identity theft occurs when someone "steals" your personal information, such as your name, Social Security number, credit card number, bank account information, driver's license, or other identifying information. The thief may then use this information to open credit accounts, make purchases, or commit other crimes.

The following websites offer useful information on identity theft, including how to prevent it and what to do if you are a victim:

- > www.consumer.ftc.gov/topics/
 identity-theft
- > www.identitytheft.gov
- > www.usa.gov/identity-theft
- > idtheftinfo.org
- > irs.gov/identity-theft-fraud-scams
- > ssa.gov/pubs/EN-05-10064.pdf
- > ncdoj.gov/Help-for-Victims/ID-Theft-Victims.aspx

You may also call the Federal Trade Commission at the following toll-free number:

> 1-877-ID THEFT (438-4338)

Telemarketing Calls & Texts

A growing number of companies have turned to selling their products or services by calling or sending text messages directly to consumers ("telemarketing"). As a result of some consumers' reactions to receiving these messages, North Carolina and the U.S. government have passed laws creating "do not call" lists.

To add your name to the Do Not Call Registry (which applies to both cell phones and land lines), or to file a complaint, visit or call:

> www.donotcall.gov

> 1-888-382-1222

With a few limited exceptions, it is unlawful for a company to send you text messages without your permission. To report unauthorized text messages to the Federal Trade Commission, visit or call:

> www.ftc.gov/complaint

> 1-888-382-1222

The following Web sites offer additional information on telemarketing:

- > www.fcc.gov/consumers/guides/
 stop-unwanted-robocalls-and-texts
- > www.consumer.ftc.gov/topics/limitingunwanted-calls-emails

Unsolicited Mail

Many companies use the U.S. Mail to send consumers mass mailings of advertisements or information on their products or services. Because some consumers consider these mailings "junk mail" and do not wish to receive them, there are services that consumers can contact to request that their names be removed from certain mailing lists.

You can opt out of receiving offers for preapproved credit cards and insurance for a period of 5 years or permanently by visiting:

> www.optoutprescreen.com

> 1-888-5-OPT-OUT (567-8688)

You can also register with the Direct Marketing Association for a \$2 processing fee and control what mass mail advertisements you do and do not want to receive for a period of 10 years by visiting:

> www.DMAchoice.org



"Spam" Email

Unsolicited email, often referred to as "spam," is email sent by marketers to a person's home or business email account. As with other marketing tools, these unsolicited emails usually attempt to sell the recipient a product or service. Due to the ease of sending email, some consumers may receive a large number of these unsolicited emails each day.

The following Federal Trade Commission website offers information on reducing the number of unsolicited emails you receive:

> https://www.consumer.ftc.gov/ articles/0038-spam

The following websites offer additional information on steps that email users can take to reduce unsolicited emails and the risk associated with them:

- > https://www.justice.gov/doj/spam
- > https://www.usa.gov/telemarketing

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Privacy Protection

Resources for North Carolina Consumers on:

- > Identity Theft
- > Telemarketing Calls and Texts
- > Unsolicited Mail
- > "Spam" Email