



Consumer Affairs Tabloid



Keeping you in the “KNOW”

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Army Community Service Financial Readiness Branch

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Excerpt from: Federal Communications Commission
www.fcc.gov/cgb/consumerfacts/canspam.html

CAN-SPAM: Unwanted Text Messages and E-Mail on Wireless Phones and Other Mobile Devices

Many consumers find unsolicited e-mail – also known as spam – annoying and time-consuming. In addition, unwanted messages sent to wireless phones and other wireless devices can be intrusive and costly. In 2003, Congress enacted the Controlling the Assault of Non-Solicited Pornography and Marketing (CAN-SPAM) Act to curb spam.

The FCC’s ban on sending unwanted e-mail messages to wireless devices applies to all “commercial messages.” The CAN-SPAM Act defines commercial messages as those for which the primary purpose is to advertise or promote a commercial product or service. The FCC’s ban does not cover “transactional or relationship” messages, or notices to facilitate a transaction you have already agreed to.

What to Do If You Receive an Unwanted Commercial Message on Your Wireless Device

You may file a complaint with the FCC if you receive:

- an unwanted commercial message sent to a wireless device; or
- a telephone solicitation made to a wireless device for which the phone number is registered on the national Do-Not-Call list; or
- any autodialed text message on your wireless device, or an unwanted commercial message to a non-wireless device from a telecommunications company or advertising a telecommunications company’s products or services.

There is no charge for filing a complaint. You can file your complaint using an on-line complaint form found at esupport.fcc.gov/complaints.htm or calling 1-888-CALL-FCC (1-888-225-5322).



Excerpt from: The Better Business Bureau
<http://centraltx.bbb.org/article/bbb-alert-ftc-prohibits-robocalls-12224>

BBB Alert: FTC Prohibits Robocalls □

Effective 1 September 2009, the prerecorded telemarketing calls for expiring car warranties, lower credit card rates and other solicitations are officially prohibited by the Federal Trade Commission. This new requirement is one of several amendments to the FTC’s Telemarketing Sales Rule (TSR) that was originally announced last year. Unless the telemarketer has obtained permission in writing from consumers who want to receive the calls, they can face penalties of up to \$16,000 per call.

Telemarketing calls to cell phones are already illegal due to FCC regulation, but the FTC’s newest ban will alleviate incoming “robocalls” to home and office phones.



Excerpt from: Federal Trade Commission
www.ftc.gov/bcp/edu/pubs/consumer/telemarketing/tel13.shtm

You Make the Call: The FTC's Telemarketing Sales Rule

The Federal Trade Commission's (FTC) Telemarketing Sales Rule (TSR) puts consumers in charge of the number of telemarketing calls they get at home. The TSR established the National Do Not Call Registry, which makes it easier and more efficient for consumers to reduce the number of unwanted telemarketing sales calls they get.

How can I put my number on the National Do Not Call Registry?

You may register online at donotcall.gov, provided you have a working email address, or by phone, by calling toll-free 1-888-382-1222 (TTY: 1-866-290-4236) from the number you wish to register. Registration is free.

What does registration entail?

If you register by phone, you must call from the number you want to register. If you register online, you must provide an email address for confirmation. The system will send you a confirmation email that you will have to open. Click on the link in it within 72 hours for your online registration to be complete. You can expect fewer calls within 31 days of the date you sign up for the registry. The only identifying information that will be provided to telemarketers and other companies accessing the registry will be the phone number you register.

Does the National Do Not Call Registry cover all telemarketing calls?

Placing your number on the National Do Not Call Registry will stop most telemarketing calls, but not all. Calls from or on behalf of political organizations, charities and telephone surveyors are still permitted.

Organizations with which you have an established business relationship can call you for up to 18 months after your last purchase, payment or delivery — even if your number is on the National Do Not Call Registry. And companies to which you've made an inquiry or submitted an application can call you for three months. Therefore, carefully read any questionnaires or surveys you submit; they may be an attempt to establish a business relationship. Also be careful to read anything you sign, such as sweepstakes forms or requests for "free" products; they may be attempts to get your written permission.

From the Files of Fort Hood's Consumer Affairs Office

To remove your name and home address from national mailing lists

Write to: Direct Marketing Association, Mail Preference Service, P.O. Box 643, Carmel NY 10512

Or online at www.dmchoice.org/dma/member/regist.action

To reduce the number of DMA Email commercial lists

www.ims-dm.com/cgi/optoutemps.php

OPT OUT – of pre-approved unsolicited credit offers

To remove your name from the marketing lists of the three credit reporting bureaus (this will reduce the number of pre-approved offers for credit you receive in the mail)

www.optoutprescreen.com **1-888-5OPT-OUT**

Back issues of the Consumer Affairs Tabloid are available on the Financial Readiness section of the ACS website at www.hoodmwr.com/acs.

Have questions? Email: melody.squires@us.army.mil or call 287-CITY (2489)

