

# CONSUMER AFFAIRS TABLOID



Keeping you in the "KNOW"



287-2489

Army Community Service Financial Readiness Branch

November 2011



Excerpt from: The Federal Trade Commission  
[www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt136.shtm](http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt136.shtm)



## *Are You Getting Telemarketing Calls You Don't Want? Here's How to Stop Them*

The Federal Trade Commission (FTC) launched the National Do Not Call Registry to give Americans a choice about getting telemarketing calls at home.

If you think you put your number on the National Do Not Call Registry, and you're still getting telemarketing sales calls, the Federal Trade Commission recommends that you check to see that your number is on the registry. You can verify that your number is on the registry two ways: online at [DONOTCALL.GOV](http://DONOTCALL.GOV) (click on "Verify A Registration"), or by calling 1-888-382-1222 (TTY 1-866-290-4236) from the phone number you wish to verify. Follow the prompts.

You also can add your number to the registry using the same Web site or phone number (call from the number you want to register). If you register online, you will receive an email from [donotcall.gov](http://donotcall.gov) as part of the confirmation process. You will need to click on the link in this email within 72 hours after you receive it. If you don't click on the link in the email, the number you tried to register will not be added to the registry, and telemarketers may continue to call.



## Better Business Bureau Tidbit

### *Your Cell Number is not Going Public*

Have you gotten an email forwarded to you by one of your friends lately saying that one day very soon the list of all cell phone numbers is going to go public and you will be spammed by unwanted sales calls? Actually, it's not going to happen.



There are some rumors that just will not die, and this is one of them. Since 2004 there's been an email making the rounds that says that all cell phone numbers are about to go public and be released to telemarketers.

So, what's the real deal? Well, there is a national DNC Registry, and there's no harm in registering your cell phone number on it, but there is NO national release of cell phone numbers scheduled or planned.



## ASK BUCKSAVER

Dear Bucksaver: Four months ago I placed my cell phone number on the National Do Not Call Registry; however, I still receive telemarketing calls. What Gives? - Trying to stay disconnected.

Dear Disconnected:

Calls from or on behalf of political organizations, charities, and telephone surveyors are still permitted, along with calls from companies with which you have an existing business relationship, or those to whom you've provided express agreement in writing to receive their calls.

*Have a question for Bucksaver? Send an email to the e-mail address listed below with Dear Bucksaver in the subject line.*



[www.hoodmwr.com/acs/frb.html](http://www.hoodmwr.com/acs/frb.html)

[hood.dmwr.acs.frb.distro@conus.army.mil](mailto:hood.dmwr.acs.frb.distro@conus.army.mil)

## OptOutPrescreen.com

Under the Fair Credit Reporting Act (FCRA), the Consumer Credit Reporting Companies are permitted to include your name on lists used by creditors or insurers to make firm offers of credit or insurance that are not initiated by you ("Firm Offers"). The FCRA also provides you the right to "Opt-Out", which prevents Consumer Credit Reporting Companies from providing your credit file information for Firm Offers.

### Through this website, you may request to:

- Opt-Out from receiving Firm Offers for Five Years - (electronically through this website).
- Opt-Out from receiving Firm Offers permanently - (mail Permanent Opt-Out Election form available through this website).
- Opt-In and be eligible to receive Firm Offers. This option is for consumers who have previously completed an Opt-Out request - (electronically through this website).

If you choose to Opt-Out, you will no longer be included in firm offer lists provided by these four consumer credit reporting companies.

***Education is what you get when you read the fine print...  
Experience is what you get when you don't!***

### From the Files of Fort Hood's Consumer Affairs Office

#### Additional Information

#### Social Security Earnings Statement.

[www.ssa.gov/mystatement](http://www.ssa.gov/mystatement) 1-800-772-1213

This is record of the earnings on which you have paid Social Security taxes. If the amounts on your Social Security statement are more than your pay statement reflects it could indicate that someone is using your identity for employment.

#### 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.dmachoice.org/dma/member/regist.action](http://www.dmachoice.org/dma/member/regist.action)

#### To reduce the number of DMA Email commercial lists

[www.ims-dm.com/cgi/optoutemps.php](http://www.ims-dm.com/cgi/optoutemps.php)

Back issues of the Consumer Affairs Tabloid are available on the Financial Readiness section of the ACS website at [www.hoodmwr.com/acs](http://www.hoodmwr.com/acs).

Have questions? Contact: [melody.squires@us.army.mil](mailto:melody.squires@us.army.mil) or call (254)553-4702.

#### Army Community Service Financial Readiness Branch

#### "Fort Hood Soldiers & Families Are Financially Fit"

**Bldg 121**  
761<sup>st</sup> Tank Battalion Ave  
Fort Hood, TX 76544  
Phone: (254) 287-8979

**Hours of Operation:**  
Monday through Friday  
7:30 a.m. to 4:30 p.m.  
Except Federal Holidays

**Bldg 12020**  
31<sup>st</sup> and Battalion  
Suite 400  
Fort Hood, TX 76544  
Phone: (254) 553-4698

**Hours of Operation:**  
Monday through Friday  
08:00 a.m. to 5:00 p.m.  
Except Federal Holidays

**E-Mail:**  
[Hood.dmwr.acs.frb.distro@conus.army.mil](mailto:Hood.dmwr.acs.frb.distro@conus.army.mil)

**Financial Peace University**  
Teaches families to beat debt,  
build wealth, plan for  
retirement and set personal  
financial goals.



**For more information  
Call 254-287-6483**

**Website:**  
[www.hoodmwr.com/acs/frb.html](http://www.hoodmwr.com/acs/frb.html)

Please see our website for a  
list of classes to include our  
online vehicle buying class.

Access your free credit report:  
[www.annualcreditreport.com](http://www.annualcreditreport.com)  
1-877-322-8228