



## THE FACTS: PROTECT YOURSELF

Con artists use a variety of approaches to rip you off over the telephone. Telemarketing fraud is a multi-million dollar business in Georgia. Every year thousands of Georgians lose money to telephone con artists. Victims lose from a few dollars to thousands. Some have lost their life savings and financial security.

Georgia laws protect you from fraudulent telemarketers and from being inconvenienced by legitimate ones. Before you do business over the phone, know your rights and protections under Georgia law. You don't have to wait to receive a call from a scam artist to act though. You can limit telemarketers' access to you.

The Georgia No Call Law prohibits telemarketers from contacting those Georgians who have chosen to have their name and telephone number placed on the No Call List. Exceptions to this law are charitable solicitations, solicitations from companies with whom you have previously done business, solicitations from any business that you have given permission to call, and calls from political candidates and pollsters. The Georgia Public Service Commission maintains the No Call List while the Governor's Office of Consumer Affairs enforces the law. It costs \$5.00 per phone number to join the list for two years. You can sign up for the Georgia No Call List by calling 1-877-GANOCALL visiting the website at [www.ganocall.com](http://www.ganocall.com). You can also find this form in most residential telephone books in the customer service section.

To reduce or avoid unwanted sales calls and mail solicitations from Direct Marketing Association members, send your name, address, telephone number, and a request that your name be removed from the list to

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

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

The Direct Marketing Association also has a service to reduce spam (unsolicited commercial email) from its members. To sign up, fill out the form online at [www.e-mps.org](http://www.e-mps.org).

Instruct your credit card companies not to sell your credit information to other entities. You can call 1-888-IOPTOUT to opt out of having pre-approved credit offers sent to you for two years. The three major credit-reporting agencies provide this service.

Con artists and other crooks really do rummage through trash to get your personal financial information, such as your credit card numbers. Consider using a shredder so crooks can't read the information you throw away. Thieves also look over your shoulder to memorize your bank account number as you write a check in the grocery store. Be aware of your surroundings, not only for your physical safety, but also for your financial security.

Don't fill out sweepstakes and contest forms unless you want your name added to telemarketer lists. You can count on receiving a solicitation call in response to your entry, but don't count on

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winning a prize. The same thing goes for junk mail. If you fill out and return junk mailings sent to your home, you give out your name and phone number to be placed on any number of call lists.

If you have any magazine subscriptions, you can call the publisher to have your name removed from subscriber lists the publisher sells to marketers. When you buy a major appliance and fill out a warranty card, you answer lots of questions that aren't related to your purchase, but instead help marketers narrow their focus to a certain segment of society. Send in your warranty card, but don't answer the questions unrelated to your purchase.

Your name is valuable. It can be one of thousands of "leads" on a list of potential customers that a telemarketer may purchase from a lead broker. Do as much as you can to keep your name off of these lists, and you'll go a long way toward preventing unwanted telemarketing calls from reaching you.

File a complaint with the Governor's Office of Consumer Affairs (OCA) if you have been victimized in a fraud scheme. Describe what happened with as much detail as possible in a letter to OCA. Include copies of any documents that support your complaint. (Do not send originals!) Send your complaint to

The Governor's Office of Consumer Affairs  
2 Martin Luther King, Jr. Drive  
Suite 356, East Tower  
Atlanta, Georgia 30334.

You will receive confirmation from OCA that they have received your complaint. OCA will assign it to an investigator or forward it to the appropriate agency. If you have any questions about filing a complaint, call OCA at 1-800-869-1123 (404-651-8600 in metropolitan Atlanta).

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