

As you consider the range of options above,
the CPB encourages you to let
us know if you have any questions.
We would also appreciate learning what other
issues you have included on your list of
privacy concerns so we may
address them in future resources.

Please forward your message to
privacyoptions@consumer.state.ny.us.

Your comments can help us ensure that our privacy
resources are responsive to your needs.

*NOTE: The CPB may publish your comments to encourage a
dialogue with others who share the same or similar concerns.*

*However, in the interest of personal privacy,
we will only use your first name and may edit your
comments to remove any identifiable personal information.
We will also delete all e-mail addresses from our records.
The CPB respects and advocates for understandable and
actionable business and consumer.*



Celebrating 40 Years of Results

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Consumer Protection Board**

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www.nysconsumer.gov

Exercise Your Options to Protect Your Privacy Tool Kit:

Unwanted Marketing Messages



Advocating for and
Empowering NY Consumers

Unwanted Marketing

Fed up with receiving piles of junk mail every time you open your mailbox? Sick of having to delete all those unsolicited e-mails you've been getting from online marketers? You're not alone. Now more than ever, people are looking for ways to reduce unwanted ads and promotional offers that come via computer, telephone and the mail. It is not just the inconvenience. You are concerned about how these companies got your contact information, and who else they have given it to or may give it to in the future.

There are steps you can take to reduce the flow of unwanted marketing messages. Each of these steps requires that you *do something* -- that you exercise an available privacy option. The New York State Consumer Protection Board (CPB) recognizes that you may not be aware of your options or how to exercise them. That is why the CPB has launched a new privacy initiative called "*Exercise Your Options*."

By following some basic steps, and exercising your privacy options, you can take hold of your personal privacy. Our checklist in this resource explains how you can exercise your options to reduce unwanted marketing messages. Additional topics are addressed in other editions.

✓ **Use the opt-out provided by the Network Advertising Initiative (NAI) to block the sharing of your online activities with ad-targeting companies:**

Every click, every search, every page you view, what content you view and what videos you watch, and all of your e-mails, purchases, and interactions on social networking sites are tracked by small chunks of data called cookies which are stored on your computer. This data is used by ad targeting companies to build your behavioral profile and serve you ads that match your profile.



Your best option today for blocking the sharing of your online activities is to use the NAI Opt-Out which is available at www.networkadvertising.org. This option blocks the tracking activities of all thirty-eight (38) NAI member companies identified on the site. You may opt-out of tracking cookies for all or just some of these companies.

When you opt-out, your tracking cookie is replaced with a general opt-out cookie which blocks the use of your data for targeted advertising purposes. One problem: when your automated security software checks for spyware and viruses, it is likely to remove the NAI Opt-Out cookie. To guard against this possibility, you should return to the NAI website from time-to-time to check your status and, if necessary, opt-out again.

✓ **Opt-out of marketing uses by information brokers:**

Commercial information brokers collect, buy and sell information about consumers to marketing companies and others. You have some rights to opt-out of these marketing uses. For information on your opt-out rights for the ChoicePoint marketing database, visit http://www.privacyatchoicepoint.com/optout_ext.html#optout. You can also have your information removed from the “marketing information products” of information broker Acxiom by contacting Acxiom via e-mail at optoutUS@acxiom.com or phone at (877) 774-2094 or by using the Opt-Out Request Form available at the Acxiom website. To learn more about Acxiom’s opt-out policies for its marketing information products and to access the online Opt-Out Request Form, visit http://www.acxiom.com/about_us/privacy/consumer_information/Pages/consumer%20information.aspx. For up-to-date information on other information broker opt-outs, please visit <http://www.privacyrights.org/online-information-brokers-list>.

✓ **Opt-out of sharing your child’s information with marketers:** The federal Family Educational Rights and Privacy Act permits local school districts to release to third parties including marketers certain personal information about your child which the school district has designated as “student directory information” without your prior consent.



This information can include your child’s name, street address, telephone number and e-mail address. Find out what your school district’s policy is and, if it is unacceptable to you, ask for an opt-out form to prevent future sharing.



CURRENT PRIVACY OPTIONS

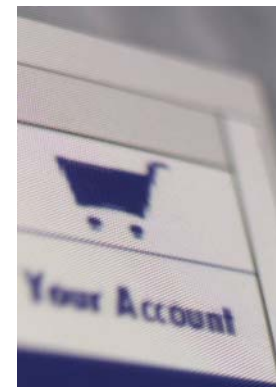
✓ **Unsubscribe from unwanted marketing e-mails:**

Chances are your e-mail inbox is filled with ads and promotional offers sent to you as a “subscriber.” Have you ever made any purchases from the sender company or one of its affiliates? If your answer to the purchase question is “no”, the e-mail could be spam and you should simply delete it. If “yes,” you should look for language near the bottom of the e-mail that features the word “Unsubscribe.” For each such e-mail where you have made purchases from the company or one of its affiliates, follow the instructions on how to “Unsubscribe.”



✓ **Opt-Out of so-called “Communications Options” at the bottom of your online shopping cart page:**

You are on the shopping cart page of an online seller and you are about to click the button that says “Submit Order.” Just above this button, you notice a section headlined “Communication Options.” The message adjacent to the checked box reads “Yes! Please keep me informed about...” or “Yes! Please add me to the mailing list for...” or similar language. Uncheck this box before submitting your order.



✓ **Block unwanted telemarketing calls:** Register your telephone number with the National Do Not Call Registry online at www.donotcall.gov or by telephone at 1-888-382-1222 from the number you wish to register. Registration is free and permanent. But even if you register, calls from companies with which you have an existing business relationship are still permitted -- UNLESS you tell them directly: "Put me on your internal Do-Not-Call List."



✓ **Opt-out of "pre-approved" offers for credit and insurance:** Congratulations! You have been Pre-Approved for a Low Interest Credit Card." You've received offers like this in your mailbox and you want to stop them. You can opt-out of receiving "pre-approved" offers for a period of five years by calling 1-888-567-8688 (1-888-5OptOut) or by visiting the opt-out website at www.optoutprescreen.com. To opt-out permanently, you must print out a form from the website and mail it to the address provided on the site.



✓ **Opt-out of some sharing of your personal information by financial institutions:** You have the right to prevent the sharing of your personal information by your financial institution with non-affiliated or outside companies unless certain exceptions apply. These exceptions include situations where the information might be needed for normal business transactions or to prevent fraud, or is used as part of a joint marketing agreement with the outside company, or is reasonably believed to be "publicly available"(e.g., from DMV records or the telephone book).

In order to prevent this sharing, you must follow the financial institution's opt-out procedure. Check the institution's privacy notice for details on what information is shared with non-affiliates and how you can opt-out. For further information on the sharing of your personal information by financial institutions, please visit <http://www.fdic.gov/consumers/privacy/yourrights/index.html>.

✓ **Opt-out of mailing lists for catalogs, magazine and other mail offers:** You can exercise your option to remove your name from mailing lists for all catalogs, magazines and other mail offers, or only certain offers from some of the nearly 3,600 companies which are members of the Direct Marketing Association (DMA). To participate in the DMA mail preference service online, please visit the website <https://www.dmachoice.org/dma/member/regist.action> (no fee to register online) or by mail at Mail Preference Service, P.O. Box 643, Carmel, N.Y. 10512 (\$1 fee payable by check or money order for registration by mail). For companies that are not identified in the DMA system, you should contact them directly to let them know of your opt-out preferences.



✓ **Opt-out of the Abacus cooperative database:** When you purchase products through a catalog, the publisher may share your contact information with other publishers by adding your information to the Abacus Cooperative database. This may result in additional solicitations from other catalog publishers. To avoid this problem, you can opt-out of the database in one simple step. Forward your opt-out request along with personal contact information for identification purposes either by mail to Abacus, Opt-Out, P.O. Box 1478, Broomfield, Colorado 80038 or by e-mail to abacusoptout@epsilon.com.