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## FROM COUNSEL

A Preventive Law Service of The Office of The Judge Advocate General  
*Keeping You Informed On Personal Legal Affairs*

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### *Personal Financial Information Privacy (Junk mail, spam, and cold calls)*

Sooner or later, most of us will receive unasked-for spam emails, junk mail, and even phone calls from businesses trying to sell us a product or extend an offer of credit. That's because our personal financial information has been shared or sold by some financial institution. This practice is legal but it can result in serious annoyance and provide potential identity thieves with opportunities to exploit.

Financial institutions are required to notify all customers of their information sharing policy and give customers an opportunity to opt-out, or say "don't share my information". By "opting-out" you tell financial companies not to share your information with companies with which they are not directly affiliated.

Once a year, banks and other financial services companies must mail privacy notices to their customers or make them available online. The opt-out statement may be easy to find or it may have been buried in fine print. Even if you missed it or trashed it, there are other ways to opt-out.

#### **Opting-Out:**

You can reduce or eliminate unsolicited calls, letters, and emails from many sources by opting-out with the major credit reporting companies, adding your name to the Do Not Call registry, and registering with the Direct Marketing Association's Mail Preference Service (there is a \$1.00 fee). See the FTC's site at <http://www.consumer.ftc.gov/articles/0262-stopping-unsolicited-mail-phone-calls-and-email> for simple instructions.

To be certain that a business will not share your information, opt-out with each one individually. Find the opt-out statement, and follow its directions. If you can't find the notice, check the internet or call the customer service department listed on your monthly bill and tell them you want to opt-out.

For more information about this topic generally, see the Federal Trade Commission's site at: <http://www.consumer.ftc.gov/articles/0222-privacy-choices-your-personal-financial-information#your> and the Privacy Rights Clearinghouse at <https://www.privacyrights.org/junk-mail-faq> .

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