

Ten telemarketing tips

Telemarketers, whether legitimate or fraudulent have been an issue for consumers for years.

Unethical telemarketers call every day trying to sell you something, get your personal information, charge your credit card, or take your money. The best way to protect yourself from telemarketers is by understanding how they get your phone number and learning ways to prevent accidentally giving out your personal information.

Following are the top ten things to know about telemarketing and ways to steer clear of unethical telemarketers and reduce irritating phone calls:

10. Some telemarketing calls are exempt.

Some telemarketing calls may be fraudulent telemarketers wanting to take your money but other calls may be from legitimate telemarketers that are legally calling your home. The following calls are legal under state and federal laws:

- Calls from non-profit organizations asking for a donation.
- Calls made by an individual acting on his or her own behalf.

- Collection calls.
- Political, poll or survey calls.
- Calls a business makes to existing customers. The business may not solicit a new product or service.
- Calls made in response to your verbal or written request.

9. Drawings, sweepstakes, and raffles all lead to solicitations.

If you plan to enter any kind of sweepstakes, raffle or drawing, such as for a new car in a shopping mall, be aware that many of these contests take your personal information and give it to telemarketers who will solicit you. Even something as simple as throwing your name and phone number into a drawing at a grocery store may lead to hundreds of unwanted phone calls.

Always be aware of where you are and who you are dealing with before providing your personal information.

8. Foreign sweepstakes and lotteries are illegal.

It is illegal for U.S. citizens to mail payments to purchase any

ticket, share, or chance in a foreign lottery. Therefore when someone calls from out of the country and says you have won some money, it is a scam! Many of these calls actually come from Jamaica which is recognizable by area code 876. These people are trying to get your personal information to make unauthorized withdrawals on your bank accounts or credit cards. Ignore all of these solicitations and do not give out any of your personal information to these foreign telemarketers. Just hang up!

7. Do not provide personal information to online or email solicitations.

If you get an email or pop-up message while you are online that asks for financial or personal information, do not reply or click on the link in the message. Legitimate companies are not going to ask for this information on the Internet or through email. These types of pop ups and emails often lead to solicitations from illegitimate companies.

6. Credit card companies are never going to call to lower your interest rate.

Scammers obtain information about credit cards such as the last four digits of the credit card numbers. Then they call offering lower interest rates if you provide additional personal information. Legitimate credit card companies never contact you directly over the phone offering lower interest rates. If a telemarketer calls offering lower interest rates, protect yourself by hanging up immediately. Attempt to stop the calls by pushing a button or speaking to someone will only result in more calls.

5. A legitimate business is not going to make repeated telephone calls.

A legitimate company is not going to make harassing phone calls in order to obtain information from you. They will call once, and leave a message if it is essential that you call them back. If you find yourself getting repeated phone calls, ask for the caller's name and company, and if they do not give you any information, report them to the Bureau of Consumer Protection.

4. No legitimate telephone solicitor asks for your personal information over the phone.

A legitimate company knows and understands the repercussions of identity fraud and solicitations. They are never going to call you to ask for your credit card information, bank account information, date of birth, or social security number. The only time they will ask you for this information is

when you call them to verify your account.

3. What to do if you receive a telemarketing call and you want to figure out who is calling.

The first thing to do if you receive a telemarketing call is to check your Caller ID. If the company is not hiding anything, their number and name will show up. If you can get their number, search the Internet for information or complaints about the number. If you still have no luck, file a complaint with the Bureau of Consumer Protection. Also be aware that many scammers may use a new technology called "spoofing" where they can control what shows up on your Caller ID. They can make look like the call is from some known company or agency or even from a neighbor. If you do not recognize the number on the Caller ID, it is best not to answer the phone and let the caller leave a message on your voicemail or answering machine.

2. Legitimate telemarketers will not call numbers on Wisconsin Do Not Call Registry.

Any person or business, whether located inside or outside of Wisconsin, making telephone solicitations to Wisconsin residents must register with the Department of Agriculture, Trade and Consumer Protection. On a quarterly basis, registered telephone solicitors receive the Wisconsin Do Not Call Registry and delete the numbers on the

registry from its own calling list. It is illegal for registered telemarketers to call you if your telephone number is on the list. Most likely, the telemarketers who will not stop calling are not registered with the No Call program.

1. Sign up for the Wisconsin Do Not Call Registry!

If you have not already added your residential telephone numbers to the Wisconsin Do Not Call Registry, the best way to stop unwanted telephone solicitations is to sign up!

Register your home and mobile residential numbers on the Wisconsin Do Not Call Registry at no cost by visiting:

www.donotcall.gov

or by calling:

1-888-382-1222

You must call from the phone number you wish to register.

For more information or to file a complaint, visit our website or contact us at:

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