

Protecting Wisconsin Consumers for 75 Years

Stop telemarketers

The telephone rings or you get a text notification on your cell phone interrupting your dinner, your favorite TV program, your nap. You rush to answer and – it is a telemarketer!

Tired of these interruptions? Sign up on the Wisconsin Do Not Call Registry. It is a free service available to residential landline and mobile telephone customers in Wisconsin.

Getting on the Do Not Call Registry

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

NoCall.Wisconsin.gov

or by calling:

1-888-382-1222

You must call from the phone number you wish to register. Business numbers may not be registered.

While the program reduces unwanted telemarketing calls and text messages, it does not entirely eliminate them.

Telemarketers are responsible for obtaining the Wisconsin Do Not Call Registry and refraining from calling or texting those numbers.

Violators can be fined. To report illegal calls or text messages, contact the Bureau of Consumer Protection.

No-Call exemptions

Certain telemarketing solicitations are exempt from the No Call laws. Exemptions include:

1. Calls made to an existing customer – such as your bank, your phone company or your credit card company.
2. Calls made in response to your written or verbal request or permission including requests or permission granted through e-mail or the Internet.
3. Calls encouraging you to make a donation to a “nonprofit organization”.
4. Calls encouraging you to purchase property, goods or services from a “nonprofit organization” unless sale proceeds are subject to Wisconsin sales tax or federal income tax.
5. Calls made for non-commercial purposes such as polls, surveys and political purposes.

6. Calls made to a phone number listed in the current local business telephone directory.

7. A call made by an individual acting on his or her own behalf, and not as an employee or agent of any other person.

Other telemarketing laws

Additional laws protect consumers who are not on the Wisconsin Do Not Call Registry:

- Telemarketers may only call between 8 a.m. and 9 p.m.
- If you have caller ID a telemarketer is required to display the phone number for itself or the company it is calling for and the name, if possible.

The phone number must be one you can call during regular business hours to ask the company to no longer call you.

- They must tell you that they are selling something – the name of the seller and what they are selling before they make their pitch.
- Before you pay for any products or services, you must be told the total cost including the terms and conditions of the sale

and any restrictions or conditions that apply.

- It is illegal to use any automated dialing system or prerecorded voice message to any telephone number assigned to: any emergency line; telephone lines assigned to a patient room at a hospital or health care facility, elderly or similar establishment; a paging service, wireless phone service (including voice and text), or other commercial mobile radio service; and service for which the person being called would be charged.
- Telemarketers cannot lie to get you to pay.
- It is illegal for a telemarketer to withdraw funds from your checking account without verifiable authorization.
- You do not have to pay for credit repair, recovery room, or credit services until services have been rendered.
- You can stop unwanted calls and text messages from telemarketers by telling them not to call or text you again. If they do, they are breaking the law. Report them to the Bureau of Consumer Protection.

Tell the telemarketer to put you on the company's "Do Not Call" list. Federal law requires telemarketers to keep such a list. Keep in mind that the telemarketer's "Do Not Call" list applies only to that individual company so you will need to make separate requests of other businesses that you call. Tax-exempt non-profit organizations

are not required to keep Do Not Call lists.

Keeping a log of telemarketing calls and texts is important should you choose to file a complaint. The company's name, phone number, the caller's name and the date and time of all calls will be useful information in getting a company to stop when reporting a violation.

"Sucker" list

So just how did the telemarketer get your number? Fraudulent telemarketers may get your phone number from a phone directory, mailing list, or "sucker" list. Sucker lists include names, addresses, and phone numbers – even how much money you may have spent on telemarketing scams in the past. Unscrupulous promoters buy and sell sucker lists on the theory that consumers who have been deceived once are easy prey for more scams.

Handling telemarketing calls

It is a good idea to keep the following tips in mind whenever you listen to a telephone solicitation:

- Do not believe criminal telemarketers when they say you have won something but that you have to pay taxes or a fee in order to get it. **Hang up** if they ask you to pay for a prize – what is free is free!
- Many telemarketing criminals are not located in the United States, but are calling from a foreign country. They may be attempting to entice you into participating in a lottery or claim

a prize. Participating in a foreign lottery is against federal law.

- Hang up if a telemarketer calls or texts before 8 a.m. or after 9 p.m. Telemarketers know this is against the law. Telemarketing scammers do not care.
- Do not send money – cash, check or money order – by Western Union, courier, or overnight delivery to anyone who insists on immediate payment. Prepaid money cards (e.g. Green Dot MoneyPak) are also like cash, so use the same caution as with these other payment methods.
- Resist high-pressure sales tactics. With the current economy, people are more susceptible to work-at-home offers, "free gift" with a purchase or investment opportunities. Legitimate businesses respect the fact that you are not interested.
- Take your time. Ask for written information about the product, service, investment opportunity, or the charity involved.
- Before you respond to a phone solicitation about a financial service or investment, talk to a friend, family member or financial advisor. Your financial investments may have consequences for your future and people you care about.
- Check out testimonials to make sure they are genuine – not statements that have been paid for.
- Keep information about your bank accounts and credit cards

to yourself unless you know with whom you are dealing. Do not give out account numbers to a caller or send this kind of information in response to a text message if you did not make the initial contact.

- Before you buy anything from a telemarketer, check out the company with the Bureau of Consumer Protection.
- The most important action you can take against an unwanted telemarketing call is **JUST HANG UP!!** Better yet, if you have caller ID on your phone and do not recognize a caller's number, do not answer. Do not respond to text message solicitations or prize notices. These are almost always phishing scams.

Stopping unwanted calls

In addition to Wisconsin's Do Not Call Registry, these tips may help you curb unwanted telephone solicitations.

- **Take yourself off the telemarketer's list.**
Tell the telemarketer to put you on their "Do Not Call" list.
- **Register for the Do Not Call Registry.**
Register your home and mobile residential numbers on the Do Not Call Registry at no cost by visiting:

NoCall.Wisconsin.gov

or by calling:

1-888-382-1222

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

Telemarketers have up to 31 days from the date you register to stop calling you. Once you have registered your number, it will remain on the registry indefinitely unless you choose to remove it or you change telephone numbers.

- **Screen your telephone calls.**
Use an answering machine or voice mail or such services as Caller ID or Privacy Manager, which may involve a phone company fee. However, be aware of "Caller ID spoofing". There are technologies being used which can "spoof" the phone number or name appearing on your Caller ID. Spoofing means the number or name appearing on your Caller ID is not that of the actual caller or person texting you.
- **Get an unlisted phone number.**
The volume of unwanted calls generally is lower for unlisted phone numbers. Telephone companies typically charge a monthly fee for an unlisted phone number.
- **Remove your name from the local phone book.**
Call your phone company's business office to have your name removed from its street address directories.
- **Remove your name from commercial street address directories.**
Contact the company listed below to have your name removed from other street address directories. Send your request in writing and include your name, address, zip code and phone number.

Haines & Company, Inc.
Criss+Cross Directory
Attn: Dir. of Data Processing
8050 Freedom Avenue NW
North Canton OH 44720

- **Take your name off credit bureau marketing lists by calling 1-888-5OPT-OUT.**
Contact credit bureaus to remove your name from their marketing lists. Three major credit bureaus, Equifax, Experian and Trans Union share a single contact to assist consumers in removing their names:

1-888-5OPT-OUT
(1-888-567-8688)

www.optoutprescreen.com
- **Protect your phone number.**
Do not print your phone number on your checks. Do not give your home phone number when signing up for contests, drawings or sweepstakes. Consider giving your work number when you must give a phone number to merchants.
- **Protect your privacy when calling toll-free or using a "900" number.**
If you are calling companies using an "800", "888", "877", "866", or "900" number, tell them you do not want your name, address and phone number shared. Also tell them not to call you in the future.
- **Protect your personal information.**
If you are contacted out of the blue and asked for your personal information, someone may be "phishing." "Phishing" is a tactic used by identity thieves to obtain your personal information (e.g., Social

Security Number, financial account numbers, credit card numbers, PIN numbers) by pretending they are someone they are not. While most “phishing” scams occur through the Internet or via e-mail, telemarketers can also use the same tactics when calling or sending a text message on the telephone.

Legitimate credit card companies, your bank or other companies may contact you if there are unusual transactions or a pattern of transactions indicating someone else may be using your account. A legitimate company may ask about specific transactions but they will **never** request specific personal information.

If you are suspicious, ask for the person’s name, the name of the company, the address and phone number. Then get the main number from the phone book, Internet or directory assistance and call back to find out if the person is legitimate.

Be wary of anyone claiming they are calling on behalf of a government agency.

Area codes of phone numbers can also be misleading. Scammers can send e-mails or text messages asking you to call a phone number to update your account or obtain a “refund” or “prize”. With the newer technologies available, the area code you call does not reflect where the callers really are. If you need to contact a company you do business with, call the number available on

your statement or look up a general number.

For more information or to file a complaint, visit our website or contact the Bureau of Consumer Protection.

**Bureau of Consumer Protection
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PO Box 8911
Madison WI 53708-8911**

**E-MAIL:
DATCPWINoCall@wi.gov**

**WEBSITE:
datcp.wi.gov**

(800) 422-7128

FAX: (608) 224-4677

TTY: (608) 224-5058