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The Three Opt-Out Lists — Robocalls, Junk Mail, and Prescreened Credit Offers

Robocalls, junk mail, and prescreened credit offers The official lists that actually work — mostly free, done in an afternoon

Tech Made Simple. Service Made Personal.

Bill Davis — Bill's Home Tech

(330) 200-8042 · bill@billshometech.com · Atwater, Ohio

Book a visit · billshometech.com/book

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1 The Short Version

Three different kinds of noise clutter most households: robocalls, junk mail, and those endless pre-approved credit card offers. The good news is that each has an official opt-out list, the lists really do help, and you can handle all three in a single unhurried afternoon.

For phone calls, the National Do Not Call Registry at donotcall.gov is free and never expires. For junk mail, DMAchoice charges a small one-time fee and lasts about ten years. For pre-approved credit and insurance offers, OptOutPrescreen is free and federally required. None of them stops every single piece of noise, but together they make a real, noticeable difference.

Just as important as what to do is what to avoid: there are scams that imitate these lists. The real ones are the official sites and phone numbers in this guide, and none of them will ever call you out of the blue asking you to confirm, renew, or pay.

> **GOOD TO KNOW**
> Do the two free ones first — the phone registry and the prescreened-offer opt-out — so that even if you stop there, you have captured most of the benefit at no cost.

2 The Three Lists at a Glance

Before the details, here is the lay of the land. Each list targets a different nuisance, each is run by a different organization, and they do not overlap — which is exactly why you want all three. Stopping the calls does nothing for the mail, and stopping the mail does nothing for the pre-approved offers. Think of them as three separate taps you are turning down.

The nuisance	The list	What it costs

Telemarketing phone calls	National Do Not Call Registry (donotcall.gov)	Free, and never expires
General junk mail	DMAchoice (dmachoice.org)	A small one-time fee, lasts about ten years
Pre-approved credit and insurance offers	OptOutPrescreen (optoutprescreen.com)	Free, required by federal law

GOOD TO KNOW

All three draw on information about you that circulates among marketers and the credit bureaus. The opt-out lists pull you off the large, rule-following channels at once. They cannot reach every list in existence, which is why some noise continues — but they cut off the big, legitimate sources.

3 List One: The Do Not Call Registry

The National Do Not Call Registry is the government's free list for phone numbers you do not want telemarketers to call. It is the best-known of the three and the easiest to join. The official place is donotcall.gov, or you can register by phone at 1-888-382-1222. Registration is completely free, and there is one rule to remember: you must register from the very phone number you want listed, or enter that number on the website.

1. Go to donotcall.gov, or call 1-888-382-1222 from the phone you want listed.
2. If online, enter the phone number or numbers you want to register.
3. Confirm the request — by email link online, or by following the prompts on the call.
4. You are done. Honest telemarketers stop calling that number within about a month.

WATCH OUT

The only official site is donotcall.gov. If you ever get a call or email claiming to be from the Do Not Call Registry asking you to confirm, renew, or pay, it is a scam. The real registry never operates that way.

4 Your Cell Belongs on It Too — and It Never Expires

People sometimes think the registry is only for landlines, or that it must be renewed every few years. Both are myths. Your cell phone number belongs on the list just as much as a landline, and once a number is on, it stays on. You never need to re-register a number you have already added — the only reason to return is to add a new number or if you change your phone number entirely.

- Add your cell number the same way, from the phone itself or on the website.
- It never expires, like any registered number.
- It stops honest telemarketers from calling your cell.
- If you have given up your landline, this matters all the more — your cell is now your only number.

> **GOOD TO KNOW**
> If you get a notice urging you to renew your Do Not Call registration, treat it as a scam. Registration is permanent, and no renewal is ever required or requested.

5 List Two: Junk Mail and DMAchoice

The second list tackles the paper piling up in your mailbox. DMAchoice is run by the national association of marketers, and it lets you opt out of mail from the companies that belong to it. The official site is dmachoice.org. Unlike the Do Not Call Registry, it charges a small one-time processing fee — about eight dollars online or nine dollars by mail as of late 2026 — and your choice then lasts for about ten years. Confirm the current fee on dmachoice.org before you pay.

1. Go to dmachoice.org and start a registration.
2. Enter your name and mailing address exactly as they appear on your mail.
3. Pay the small one-time processing fee.
4. Choose the categories of mail you want to reduce — catalogs, credit offers, magazine promotions, and more.

5. Allow about ninety days for your mailbox to thin out.

> **GOOD TO KNOW**
>
> The ninety-day window matters: companies print and mail in batches, so mail already in the pipeline keeps arriving for a while. Give it a full three months before judging the result. The fee is one-time, not a subscription — a tiny cost per year of a lighter mailbox.

6 What DMAchoice Will Not Stop

Honest expectations again. DMAchoice only binds companies that belong to the association, so a fair amount of mail falls outside its reach and will keep coming. It thins the national marketing mail considerably, but it will not empty your mailbox entirely. For the pieces it misses, a polite request to the individual sender often does the trick.

- Mail from local merchants and small businesses.
- Charities and religious organizations.
- Political mailers and campaign literature.
- Companies you already do business with.
- The addressed-to-resident flyers your carrier delivers to every home.

Catalogs are a special case — many people enjoy a few and want to stop the rest. The most reliable way is one at a time: find the customer-service number or email on the catalog itself, ask to be removed, and give the account number printed near your address if asked.

> **TIP**
>
> The mailing label often has a code that identifies your record. Having the catalog in hand when you call makes the removal quick and certain.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

7 List Three: Prescreened Credit Offers

The third list stops those pre-approved credit card and insurance offers that fill your mailbox. These come from a special list the credit bureaus sell to lenders, separate from ordinary junk mail, so they need their own opt-out. The official site is optoutprescreen.com, or you can call 1-888-5-OPT-OUT, which spells out as 1-888-567-8688. This opt-out is free, because it is required by federal law — one of the most worthwhile few minutes you can spend.

1. Go to optoutprescreen.com or call 1-888-5-OPT-OUT (1-888-567-8688).
2. Choose the five-year opt-out, which you can complete entirely online or by phone.
3. Enter the information requested to match you to the bureaus' list.
4. Submit the request.
5. Allow about five business days for it to take effect.

GOOD TO KNOW

Opting out does double duty as fraud protection. Each pre-approved offer is, in effect, a line of credit sitting in your mailbox that a thief who steals your mail could try to activate in your name. Fewer offers means fewer loose keys floating around.

8 Five Years Versus Permanent

You have two levels to choose from for the prescreened-offer opt-out, and the quick version covers most people. The five-year opt-out can be done entirely online or by phone, with no paperwork. If you want to opt out for good instead, there is a permanent option: it starts the same way online or by phone, but to make it permanent you then print and mail a signed form. There is no way to make it permanent with clicks alone.

- Five-year opt-out: fast, done online or by phone, and all most people ever need. Set a reminder to renew it down the road.
- Permanent opt-out: start online or by phone, then print and mail the signed form — once and done, no renewals.

> **TIP**
> Either is fine. The permanent one just trades a little mailing effort now for not having to remember a renewal later.

9 Doing All Three in One Sitting

The real beauty of these lists is that you can handle all three in a single afternoon and then mostly forget about them. Here is the whole job in order.

1. Register your phone numbers at donotcall.gov (free).
2. Opt out of prescreened offers at optoutprescreen.com (free).
3. Register for junk mail at dmachoice.org and pay the small fee.
4. Note the dates you did each on a simple list.
5. Set a reminder to renew the five-year credit opt-out down the road.

> **GOOD TO KNOW**
> Do the two free ones first. Even if you stop there, you have captured most of the benefit at no cost — and the small-fee mail list is a worthwhile extra you can add whenever you like.

10 The Opt-Out Scams to Avoid

Any popular, official service attracts imposters, and these three are no exception. One simple rule keeps you safe: the real lists never contact you first.

- No real opt-out list calls or emails you out of the blue.
- None of them asks you to pay to be removed from calls or credit offers.
- A 'renewal' notice for Do Not Call is always fake — registration is permanent.
- Only the official sites are genuine: donotcall.gov, dmachoice.org, and optoutprescreen.com.

WATCH OUT

If anyone contacts you claiming you must confirm, renew, or pay for one of these lists, hang up or delete it. Then, if you wish, go directly to the official site yourself — never use a link or number someone else provides.

11 The Robocalls and Scam Calls That Ignore Everything

After you register with Do Not Call, the honest telemarketers mostly stop, but a stubborn layer of recorded robocalls and outright scams continues, because those callers already break the law. For these, the answer is not a list but your phone itself. Modern phones and most carriers offer tools to screen or silence calls from unknown numbers, which catches the bulk of what the registry cannot.

- A setting to silence calls from unknown or unsaved numbers.
- On many phones, a screening feature that asks who is calling before it rings through.
- The ability to block a specific number after a nuisance call.
- Your carrier's own spam-labeling or blocking service, which you can usually switch on.

WATCH OUT

Letting unknown numbers go to voicemail is the single most effective habit against robocalls. A real person who needs you will leave a message; the robocallers almost never do.

12 Spoofed Numbers and Staying Calm

You have surely noticed calls that appear to come from your own area code, or even a number close to your own. This is called spoofing: scammers fake the number that shows on your screen to seem local and trustworthy. The number you see is often not the real caller at all, which is also why blocking one spoofed number rarely helps for long — they simply switch to another.

Because the caller ID can be faked, never trust a call just because it shows a local or familiar number. A caller who already knows your address or a relative's name is not proven genuine by that — scammers buy the same information. Judge by what the caller asks for, not by what the screen says.

WATCH OUT

Pressure and urgency are the real tells of a scam. Hang up on anyone who pressures or frightens you to act right now, and call the organization back on a number you look up yourself.

13 Charities and Political Calls

Because charities and political groups are exempt from the Do Not Call Registry, their calls continue even after you register. This surprises people, so it is worth saying plainly. You can still reduce them: ask any charity that calls to place you on their internal do-not-call list, which they are generally required to honor. For political calls there is less recourse, though call screening helps with the recorded ones.

TIP

A polite but firm 'please remove me from your calling list' to a charity is effective and binding. Keep a small note of which ones you have asked, in case you need to remind them.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

14 Keeping a Record and When to Redo Each

As with all privacy chores, a short written record saves you from wondering later whether you ever got around to a given list. Keep it with your other important-account notes. The credit-offer opt-out is the one most worth dating, since the five-year version eventually needs renewing.

The list	When to come back to it
Do Not Call Registry	Never expires — only revisit to add a new number
DMAchoice (junk mail)	Lasts about ten years, then re-register
Prescreened offers	Renew the five-year version, or go permanent by mail
After a move	Redo DMAchoice with your new address

GOOD TO KNOW

Set a calendar reminder for the five-year credit opt-out and the ten-year mail registration, and you will never have to hold these dates in your head.

15 Setting These Up for a Parent

Often an adult child wants to quiet the nuisance calls and mail overwhelming an older parent, which is a kind and practical thing to do. A few pointers make it smooth.

1. Register the parent's numbers from their own phones, or on the website.
2. Do the free prescreened-offer opt-out on their behalf with their information.
3. Set up DMAchoice with their mailing address.
4. Keep the dates and any logins with the family's important notes.

> **GOOD TO KNOW**
>
> Quieting a parent's phone and mailbox does more than reduce clutter. Fewer scam calls and loose credit offers meaningfully lowers their risk of being targeted by fraud.

16 Why Some Noise Still Trickles In

Even after all three lists, a little noise continues, and I want you to expect that so you do not feel the effort failed. The lists cut the large, rule-following sources, not every possible one.

- New companies that have not yet checked the lists.
- Senders exempt from the lists, like local shops and charities.
- Mail already printed before your opt-out took effect.
- Information about you still circulating among data brokers.

These lists treat the symptoms — the calls, mail, and offers. The deeper source is the information about you circulating among data brokers. Reducing those listings slowly starves the lists that feed the nuisances, so if the calls and mail pushed you to look into privacy, removing yourself from data-broker and people-search sites is the natural next step. The realistic result of all three lists is a dramatically quieter mailbox and phone, not total silence — and measured against the flood you started with, that is a clear win.

17 Pair It With a Credit Freeze

If quieting the credit offers got you thinking about protecting your finances, the single strongest step is free and belongs right beside this one: freezing your credit at all three bureaus. Opting out of prescreened offers reduces the loose pre-approved credit in your mailbox; a credit freeze goes further, blocking anyone from opening a new account in your name at all. Together they close both the easy door and the determined one.

> **GOOD TO KNOW**
>
> A credit freeze is free, does not affect your credit score, and can be lifted whenever you need to apply for credit yourself. Of all the privacy steps there are, it is the one I would urge on everyone.

18 Email and Text Spam Are Different

You may wonder whether these lists cover the spam emails and texts that also pester you. They do not; those travel through separate channels and have their own, simpler remedies.

- Legitimate marketing emails must include an unsubscribe link — use it.
- For spam texts, you can often reply STOP, or report them to your carrier.
- Mark true junk as spam in your email so your provider learns to filter it.
- Never click links or reply to obvious scams; just delete them.

> **TIP**
>
> These are small habits rather than a one-time list, but together they keep your inbox and texts manageable alongside the three mail-and-phone lists.

19 Common Questions

Will the Do Not Call Registry stop scam calls?

No. Scammers break the law already, so the registry has no hold on them. It stops honest telemarketers; use your phone's call screening for the rest.

Is it really worth paying for DMAchoice?

For most people, yes — a small one-time fee for about ten years of lighter mail. If any fee bothers you, skip it and rely on the two free lists.

Does opting out of credit offers hurt my credit?

Not at all. It only stops the marketing list; it does not affect your score or your ability to apply for credit yourself.

How long until I notice a difference?

Phone calls ease within weeks, mail can take up to ninety days, and prescreened offers take about five business days to process.

20 What to Expect, Week by Week

So you know whether it is working, here is roughly how the quiet settles in after you complete all three in an afternoon.

1. Within days: your prescreened-offer opt-out is processing.
2. Within a week or two: honest telemarketing calls taper off.
3. Within a few weeks: fewer pre-approved offers arrive.
4. Within about ninety days: the general junk mail noticeably thins.
5. Ongoing: scam calls continue at a lower level, handled by screening.

TIP

If you track nothing else, notice your mailbox around the three-month mark. Judge the result against the flood you started with, not against perfect silence — by that honest measure, these three lists are a resounding success.

CHEAT SHEET

Everyday Cheat Sheet

Keep this page handy. Three lists, three organizations — here is which does what and where to go.

I want to…	Do this…
Stop telemarketing calls	Register free at donotcall.gov or 1-888-382-1222 — it never expires
Add my cell phone	Register it the same way; the registry covers cell numbers too
Cut general junk mail	Sign up at dmachoice.org, pay the small one-time fee (about $8); lasts ten years
Stop pre-approved credit offers	Opt out free at optoutprescreen.com or 1-888-5-OPT-OUT (1-888-567-8688)
Opt out of offers for good	Start at optoutprescreen.com, then mail the signed permanent form
Stop a catalog	Call the number on the catalog and ask to be removed, with the label code handy
Handle robocalls that ignore the list	Turn on your phone's screening and let unknown numbers go to voicemail
Spot an opt-out scam	No real list calls you first or asks you to pay or renew — ignore it
Get help	Call Bill: (330) 200-8042

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.

HOW I CAN HELP

Your Visit — and My Promise

You don't have to remember all of it — just that a friendly, patient person is one call away, whenever you'd rather have a hand.

KEY SPECS

In your home — $99 flat for the first visit, no contracts and no surprises, with a 30-day come-back-free follow-up. In-home visits cover Portage County, Ohio and nearby communities.
Outside the area? Remotely — $49 for a screen-share session (free for Support Plan members, $39/mo), refundable if I can't fix it — and credited toward a visit if you'd rather have me in person. Book either at billshometech.com/book.

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full $99. No questions, no awkwardness. That's how I'd want to be treated.

Whenever you're ready, I'll come to your home anywhere in Portage County, Ohio and nearby communities, at your pace. Too far for a house call? I also help remotely. Book at billshometech.com/book or call (330) 200-8042. — Bill

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