

Congresswoman
Carolyn Maloney

Dear Neighbor:

Protecting consumers is one of my highest priorities. The enactment of the **Do Not Call Implementation Act** is a major victory for consumers. Now we can relax in our own living rooms without interruption from unwanted calls. I am also working to pass the **Anti-Spam Act**. Other recent efforts to protect consumers include:

▲ **Protecting Credit Card Holders:** Sponsored amendment to the Fair Credit Reporting Act to prohibit credit card companies from increasing interest rates on money already lent to consumers with perfect payment records, based on late payments to other creditors.

▲ **Protecting Consumer Credit and Privacy:** Worked to make it easier for consumers to correct errors in their credit reports and cosponsored the Identity Theft Prevention Act.

▲ **Protecting Small Businesses:** Introduced the Business Checking Freedom Act, which the House of Representatives passed, allowing small businesses to accrue interest on their checking accounts.

Please call me if you are concerned with consumer protection issues, or any of the other issues confronting Congress—or if we can be of help in your dealings with any federal agency.

Sincerely,

Carolyn B. Maloney
Carolyn Maloney
Your Congresswoman

We are here to help!

Please contact my offices if you are having difficulty with a federal agency. Our Manhattan and Queens offices are able to provide you with assistance in dealing with federal agencies, including the Social Security Administration, the Department of Veterans Affairs, Small Business Administration programs and with immigration issues, to name just a few. The Washington office can provide information on pending legislative issues and can arrange tours of government landmarks during your visit to the nation's capital. Please do not hesitate to contact us.

To Contact
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Official Business



Carolyn B. Maloney

M.C.
PRSRT-STD



Now You Can
Make Them
STOP *Calling*



Congresswoman Carolyn Maloney Voted for the Do Not Call Implementation Act of 2003

Sign Up for the New Nationwide Do Not Call List

It has happened to everyone. You are in the middle of dinner or watching your favorite TV show when the phone rings. It's not family calling. Nor friends. It's a telemarketer. They want you to change your long distance provider or sell you a credit card. And the calls just keep coming.

That's why Congresswoman Carolyn Maloney voted for the Do Not Call Implementation Act of 2003 which was signed into law earlier this year. Under the new law, consumers may add their names to a Do Not Call List. It's illegal for telemarketers to call the numbers on the list and those found violating this law face fines of \$11,000 per call. If you act in August, they must stop calling you by the end of September.

The new law applies to most telemarketers. However, it doesn't apply to the companies you do business with (including lenders from whom you have sought a loan). Accordingly, you may want to ask a company about its telemarketing policy before deciding to do business with it.

How You Can Stop the Telemarketers

To register your various phone numbers (home, business or cellular) on the National Do Not Call List, contact the Federal Trade Commission (FTC)--it's free of charge--by doing any one of the following:

- ✓ Using the phone number you wish to register, call the FTC at **1-888-382-1222**.
- ✓ Register all your phone numbers directly with the FTC website at: **www.donotcall.gov**, or
- ✓ Use the link at Congresswoman Maloney's website at **www.house.gov/maloney** to reach the FTC's sign-up page.

Do not give personal information to anyone who calls you claiming to be compiling information for the Do Not Call Registry and do not pay anyone to help you sign up. Such offers may be fraudulent.

For more information, or for assistance in signing up for the list, please call Congresswoman Maloney's Manhattan office at **(212) 860-0606**.

Congresswoman Maloney's Efforts to Stop Spam

Spam is unsolicited email advertising. It costs businesses and home users time and money. That's why Congresswoman Maloney has cosponsored the Anti-Spam Act.

Many email service providers have systems designed to protect you from spam. Spam is often sorted into a "bulk email" file or rejected, or you can indicate that you don't want to accept emails from certain senders. However, these protections are thwarted by spammers using phony return addresses, often changing the phony address hourly. This can disguise spam as personal communication from an individual.

The Anti-Spam Act will require bulk e-mailers to use a legitimate return address. This will make it easy for email service providers to identify spam. Then, at your option, spam could be accepted, rejected, or sorted into a bulk file. You could also list senders you want to accept bulk emails from—perhaps a store whose products interest you. In either case, the Anti Spam Act would give consumers the power to control spam. That's why Congresswoman Maloney is working hard to pass the Anti-Spam Act.



To sign up for the "Do Not Call List," act today!