

Content brought to you by:



, a



PUTTING A STOP TO ROBOCALLS

Phone ringing off the hook with unwanted calls?

OK - most phones don't have hooks anymore. Here, we'll share some tips on how to rid both landlines and cell phones of those awful robocalls that continue to proliferate. Preventing these kinds of calls reduces your risk of common telephone scams, and sales pitches that aim to part you with your money.

Let's start with landlines. If your phone has a small screen that displays the incoming number, you may have noticed that often callers show as "anonymous", "blocked", "private", "unknown", or even "telemarketer". Most legitimate calls from actual people come up with a genuine phone number, so it's likely that you won't miss much at all if you reject unidentified calls. Most landline carriers offer Anonymous Call Rejection. You can activate it my dialing *77. Once you here three beeps and hang up, any future incoming calls with hidden numbers will be rejected. This does vary by carrier, and some charge for the service, so you'll want to check with your provider for details. Please note that this tip only works for landlines. Using *77 on a mobile phone will have different results depending on where you are, including connecting with emergency services, so save this trick for your house telephone.

The National Do Not Call Registry works for any kind of phone number. There are a couple of ways to get on their list that makes it illegal for telemarketers to call you. While not all scammers follow the rules ore respect this list, it does offer a measure of protection previously unavailable. You can visit donotcall.gov and enter any number that you'd like for the unwanted calls to blocked (not this



doesn't work for fax numbers). Or, you can dial **1-888-382-1222** from any phone you wish to be included on the Do Not Call Registry. Any number you submit remains on that list until you ask for it to be removed or once you release the number. It may take some time to realize the benefit of the registry, as some telemarketing firms only update their lists periodically, so expect a gradual reduction in unwanted calls.

Note also that if you have done business with a company within the last 18 months, you are considered a customer and that business has a right to reach out unless you ask them not to. Be aware that often, a company that you have done business with (for example a mortgage lender or insurance company) may be owned by another larger company that offers different products or





Content brought to you by:



ά



PUTTING A STOP TO ROBOCALLS

continued from page 1

services. Those calls are technically allowed even if they seem unrelated or unwanted. If you do happen to answer an unwanted call, you can ask the caller to "please put me on your 'Do Not Call' list" and they must honor that request. Another note, political, charity, and survey calls are permitted so you won't be able to prevent calls like that through the Do Not Call Registry.

Harder to block are calls that mask their number with a false one. This is called "spoofing". Often, these numbers appear to be from your own area code, or look similar to your won phone number, so they seem more trustworthy than an out-of-state number. You can reach out to your phone carrier to determine options for blocking these calls. It can be challenging since, you may block an incoming number, but the same scammer uses a different "spoofed" number each time".

Cell phone/wireless carriers have a combination of free/included with your plan protections against robocalls, and also supplemental plans with extra protection for a small monthly fee. Check with your carrier to learn what kinds of options are available to you.

There are also a number of third-party call blocking apps you can download to your cell phone. These apps can identify who is calling you and block the unwanted calls that show up on crowd-sourced spam and robocall lists. Many offer a free trial so you can experiment to see which ones work best for you before you subscribe to anything. One example is **Nomorobo.** It works on both Apple and Android platforms and is free for the first two weeks, then costs either \$1.99 per month,

or just \$19.99 for the whole year if you sign up for 12 months. Others to try include **Truecaller** and **Hiya.**

If even after you have entered your numbers on the registry, experimented with call blocking apps, and your phone carrier settings, some calls are still making it through, you still have a couple of options. Let calls go to voicemail. You'll be able to tell by the message left (if one is left at all) if a call seems legitimate, without missing out on any real, important calls.

If a bad call makes it through, do not engage. Be your own Robocop. The only thing you ever need to say is "put me on your 'Do Not Call' list", and you can always just hang up. You can't hurt a robot's feelings.

