

## **Spam** *noun* \ 'spam \

: e-mail that is not wanted : e-mail that is sent to large numbers of people and that consists mostly of advertising. *Source: <http://www.merriam-webster.com/dictionary/spam>*

Spam is one of those words that, in the course of my lifetime, has had a significant change in meaning. What I used to enjoy sliced and put in between two pieces of bread now clogs up my inbox instead of my arteries.

Most commonly today, when we think of spam we associate it with email. We have had years to learn the do's and don'ts for protecting our computers from the constant barrage of unwanted advertising. However, the solicitors are getting smarter and sneakier and we have to keep learning about new threats to our communication systems.

A newer threat than that of email spam, is text message spam. The US Federal Trade Commission recently published a public awareness report regarding the threats text message spam has on consumers.

As solicitors look for new ways to "hook" clients into signing on for free gifts, a hidden purpose is to get you to reveal your personal information to use for their own design. They offer you free gifts such as computers or time-saving tools. Other solicitors offer you free credit reports or debt relief services. Their spin goes something like this "In order for us to send you're free (insert "gizmo" or "service"), we first need your full name, mailing address, e-mail, and additional phone numbers so that we can make sure you are available for delivery."

Some of these same solicitors attempt to find out how much money you make, where you bank, credit cards numbers, or perhaps your Social Security number. When you open up the email message they send, you are often prompted to click on a link, usually with malware attached to it.

Malware collects information from your phone or other electronic device. When this happens, your information is sold to marketers, or even worse, identity thieves. Not only can they steal this information from your phone or computer and sell it, the next level of threat for cell phones lies in unwanted charges being made to your account.

Your cell phone company may charge you for receiving text messages even if you did not request it or accept it in the terms of your contract. Look closely at your itemized cell phone bills to make sure you are aware of what numbers are recorded. It is all too easy to miss these occasional charges until you get a cell phone bill that has an exorbitant balance.

Another challenge posed by text message spam is that it can slow down your cell phone performance because it may be taking up space on your phone's memory.

The FTC's report reminds us that it is illegal to send unsolicited commercial email messages to wireless devices, including cellular phones and pagers. They must get your permission first. Additionally, it is illegal to use robocalling with text messages. Robocalls are defined as telemarketing sales calls with recorded messages that use auto-dial technology to maximize the number of contacts made. The only exceptions to this law are non-commercial messages including political surveys or fundraising messages and those calls that are transactional or relationship-type messages where a company you are already affiliated with sends you information such as statements or warranty information.

Unclogging your phone line: There are several things the Federal Trade Commission suggests you can do to get rid of text message spam.

- 1) Do not respond to text messages that ask you for your personal information. Delete these text messages without responding to them at all. Credible companies will not ask you for your account numbers or passwords via email or text message.
- 2) Do not open any links that are sent with the text message. Malware almost always accompanies such messages.
- 3) Guard your personal information as if it were cash, itself. Realize that if these solicitors obtain your personal information (social security number, bank or utility account numbers and the like), they can possibly gain access to your financial accounts, in turn, steal your money, or open new accounts in your name. This will negatively impact your credit score, assuming they use this information improperly.
- 4) Register with the National Do Not Call list at [www.donotcall.gov](http://www.donotcall.gov). This registry gives you the opportunity to choose whether you want to receive telemarketing calls at home or on your mobile. It takes up to 31 days to go into effect, but once you have been registered that long, you can file a complaint at the website above if you continue to get these unwanted calls.

Be aware that solicitors are trying to use this service as a means for scamming you, as well. There have been recent complaints from consumers receiving calls from an agency that requests information from them for the purpose of enrolling them in the Do Not Call service. This is a scam. The National Do Not Call Registry **will not** call you. You must take the initiative to contact them.

- 5) Contact your cell phone provider if you are receiving spam texts. AT&T, T-Mobile, Verizon, Sprint or Bell subscribers can copy the original spam message and forward it to the number 7726 (SPAM), free of charge, in order to report to those companies.

Whether your land line or mobile phone is being slammed with spam, you can unclog the lines by taking these steps and reporting unwanted solicitation. For more information about potential scams, consumer protections and rights, feel free to contact me at the Geary County Extension office at 785-238-4161. Until next time, keep living resourcefully!