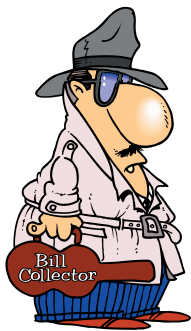


# Sick of creditors calling you again and again on the same day?

## Stop them with Caller ID.



Some bill collectors call over and over on the same day. They hang up and then call right back. They keep calling even after you tell them when you will pay.



### They fix their phones so the name and number don't show on Caller ID.

When they do this, your Caller ID says "anonymous". It does not show the caller's name and phone number. They do this so you will not know who is calling you.

### Do you have Caller ID?

If you do, you can stop calls that don't show a number and company name.

### How do you stop calls that don't show on Caller ID?

Pick up your phone. Listen for the dial tone. Dial \*77. You will hear several beeps. Then hang up. This only works if you have Caller ID.



Now **no** calls will come through unless their name and phone number show. This is true no matter who the call is from.

### How does it work?

People who call you and don't show up on Caller ID will get a recording. The recording says they can't call you unless their number shows on Caller ID. It tells them to let their number show and call back.

### What if the bill collector calls back and lets their number show on Caller ID?

If they do, you can see their name and number on your Caller ID. You can decide if you want to take the call or not.



### What if I change my mind and want to let anonymous calls through again?

Pick up your phone. Listen for a dial phone. Dial \*87. You will hear several beeps. Hang up. All calls will come through if they show on Caller ID or not.

### More Information

Are you having trouble with bill collectors? Then call a Legal Aid office. Ask for the brochure "Bill Collectors Bugging You?"

# ***LEGAL AID SOCIETY***

*OF MIDDLE TENNESSEE AND THE CUMBERLANDS*

**1-800-238-1443**

It's a free call.

This pamphlet is not meant to take the place of legal advice. Each case is different and needs individual attention.

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## **Tennessee Legal Aid/ Legal Services Offices**

### **Legal Aid Society**

of Middle Tennessee and the Cumberland

**1-800-238-1443**

Offices in Clarksville, Columbia,  
Cookeville, Gallatin, Murfreesboro, Nashville,  
Oak Ridge, and Tullahoma

### **West Tennessee Legal Services**

**Jackson Office** 1-800-372-8346  
**Dyersburg Office** (731) 285-8181  
**Huntingdon Office** (731) 986-8975  
**Selmer Office** (731) 645-7961

### **Memphis Area Legal Services**

**Memphis Office** 1-888-207-6386  
**Covington Office** (901) 476-1808

### **Legal Aid of East Tennessee**

**Knoxville Office** (865) 637-0484  
**Johnson City Office** 1-800-321-5561  
**Kingsport Office** 1-800-821-1309  
**Chattanooga Office** 1-800-572-7457  
**Cleveland Office** 1-800-445-3219