

## Would you rather not receive offers for pre-approved credit cards or insurance?

OptOutPrescreen.com is the official Consumer Credit Reporting Industry website to accept and process requests from consumers to Opt-In or Opt-Out of offers for credit or insurance.



### What are the benefits of receiving these offers?

Equifax, Experian, Innovis, and TransUnion, (collectively the "Consumer Credit Reporting Companies"), encourage you to make an informed decision about receiving preapproved offers of credit or insurance.

There are several benefits of receiving these offers:

- ◆ Consumers are provided with product choices
- ◆ Consumers learn about and have an opportunity to take advantage of offers that may not be available to the general public
- ◆ Offers help consumers to "comparison shop", which may increase a consumer's buying power.

Under the Fair Credit Reporting Act (FCRA), the Consumer Credit Reporting Companies are permitted to include your name on lists used by creditors or insurers to make offers of credit or insurance that are not initiated by you. The FCRA also provides you the right to "Opt-Out", which prevents Consumer Credit Reporting Companies from providing your credit file information for offers.

### Through this website you may request to:

- ◆ Opt-Out from receiving Offers for Five Years - electronically through this website.
- ◆ Opt-Out from receiving Offers permanently - mail the Permanent Opt-Out Election form available through this website.
- ◆ Opt-In and be eligible to receive Offers - electronically through this website. This option is for consumers who have previously completed an Opt-Out request

If you choose to Opt-Out, you will no longer be included in offer lists provided by these four consumer credit reporting companies. If you are not receiving offers because you have previously completed a request to Opt-Out, you can request to Opt-In. In doing so, you will soon be among the many consumers who can significantly benefit from having ready access to product information on credit and insurance products that may not be available to the general public.

It's very easy to update your preferences! Just go to the website, select which option you want, and click on the blue box that says "CLICK HERE TO OPT-IN OR OPT-OUT". That takes you to a secure page where they ask for your Social Security Number and Date of Birth (for the best success), but those are not required. After you enter your personal information, you click the blue "CONFIRM" box. You'll be taken to a confirmation page, where you can look over and print the information you entered and then click the "END SESSION" box.

The entire process should take less than 5 minutes ~ if you have any issues or need help, we're happy to assist!