

Opt Out Information for Credit Offers

Under the Fair Credit Reporting Act (FCRA), the Consumer Credit Reporting Companies are permitted to release your name on lists used by creditors or insurers to make unsolicited offers of credit or insurance. The FCRA also gives you the right to "Opt Out", which prevents Consumer Credit Reporting Companies from providing your credit file information to third-parties for these offers.

If you would like to not be included in lists provided by Equifax, Experian, Innovis, and TransUnion, you can submit your Opt Out request using the following methods. You will be asked to provide certain personal information; the information you provide is confidential and will be used only to process your request to opt out.

By Phone: Call 1-888-5-OPTOUT (1-888-567-8688)

Online: Opt Out from receiving offers for five years by submitting your request securely online at www.optoutprescreen.com

By Mail: Opt Out from receiving offers permanently by printing and mailing the request on www.optoutprescreen.com.

Remember that if you have joint credit relationships with a spouse, partner, or other adult, you may continue to receive some solicitations until both of you exercise your right to opt out.

Your request becomes effective within five days, but you may not see an immediate reduction in the number of offers you receive. This is because your name may have been provided to some companies prior to your request.

If you complete a request to Opt Out and decide you'd like to again receive offers for credit or insurance you can choose to Opt In using the same methods as for opting out.