

OptOutPrescreen.com

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



To Opt-Out of firm offers of credit or insurance from lists supplied by Equifax, Experian, Innovis and TransUnion

Please
click here
to Opt-Out of firm offers of credit or insurance by secure website.

To submit your Opt-In or Opt-Out request by telephone.

Please call toll free: 1-888-567-8688

Deaf and hard of hearing consumers can opt-in or opt-out of firm offers through this website or by calling 7-1-1 and referring the Relay Operator to 1-800-821-9631.

To contact OptOutPreScreen.com, to provide a suggestion, or to file a complaint about this service

Please write to:
Opt-Out Department
PO Box 530201
Atlanta, GA 30353

We cannot process Opt-In or Opt-Out requests received at this address. All Opt-Out requests must be submitted through the above website or through our toll-free telephone number, 888-567-8688.

To Opt-Out of Direct Marketing Association (DMA) Lists

You may not Opt-Out from DMA offers through this website.

The Direct Marketing Association (DMA) tracks consumers who prefer not to receive mail or telephone solicitations. The DMA can provide information about opting out of lists produced by companies that subscribe to its Mail and Telephone Preference Services. You may contact the DMA by [clicking here](#).

To find out more about credit reports, your rights as a consumer, the Fair Credit Reporting Act and the FACT Act

The [Federal Trade Commission website](#) and the [Consumer Financial Protection Bureau's website](#) offer helpful information about credit and other related topics.

To request a copy of your credit report from the Consumer Credit Reporting Companies

The federal Fair Credit Reporting Act (FCRA), as amended by the Fair and Accurate Credit Transactions Act, requires each of the nationwide Consumer Reporting Companies to provide you with a free copy of your credit report, at your request, once every 12 months. www.AnnualCreditReport.com is the only web source authorized by all three nationwide Consumer Credit Reporting Companies, Equifax, Experian and TransUnion, from which free annual credit file disclosures can be requested. Consumers are able to order their credit reports under the roll-out schedule established by federal law. For more information on this subject visit the [FTC website](#) and click on the "for consumers" link.

You may also call toll free: 1-877-322-8228 to request your free annual credit file disclosure.

Deaf and hard of hearing consumers can access our TDD service by calling 7-1-1 and referring the Relay Operator to 1-800-821-7232

To find out information on disputing or correcting information in your credit file

Please contact the Consumer Credit Reporting Company that provided the credit report

- **Equifax** - www.equifax.com
- **Experian** - www.experian.com
- **Innovis** - www.innovis.com

- **TransUnion** - www.transunion.com

To find out more about credit repair

Please visit the [Federal Trade Commission Credit Repair website](#) for more information.

To find out more about identity theft

Please visit the [Federal Trade Commission Identity Theft Center](#).

To contact the Federal Trade Commission (FTC)

Federal Trade Commission
Consumer Response Center
Room 130
600 Pennsylvania Avenue, N.W.
Washington, D.C. 20580
www.ftc.gov

What is the purpose of this website?

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 firm offers of credit or insurance that are not initiated by you ("Firm Offers"). The FCRA also provides you the right to "Opt-Out", which prevents Consumer Credit Reporting Companies from providing your credit file information for Firm Offers.

Through this website, you may request to:



Opt-Out from receiving Firm Offers for Five Years - (electronically through this website).



Opt-Out from receiving Firm Offers permanently - (mail Permanent Opt-Out Election form available through this website).



Opt-In and be eligible to receive Firm Offers. This option is for consumers who have previously completed an Opt-Out request, whether through this website, by telephone or by submitting an Opt-Out request directly to the Consumer Credit Reporting Companies.

If you choose to Opt-Out, and if the Consumer Credit Reporting Company maintains a credit file for you, and is able to locate your credit file based on the information you provide, you will no longer be included in firm offer lists provided by these four consumer credit reporting companies. If you are not receiving firm 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.

About Us

OptOutPrescreen.com

OptOutPrescreen.com is a centralized service to accept and process requests from consumers to "Opt-In" or "Opt-Out" of firm offers of credit or insurance.

OptOutPrescreen.com is a joint venture among Equifax Information Services, LLC, Experian Information Solutions, Inc., Innovis Data Solutions, Inc., and TransUnion, LLC (collectively the "Consumer Credit Reporting Companies").

Under the Fair Credit Reporting Act (FCRA), Equifax, Experian, Innovis, and TransUnion, are permitted to include your name on lists used by creditors or insurers to make firm offers of credit or insurance. The FCRA also allows you the ability to "Opt-Out", which prevents Consumer Credit Reporting Companies from providing your credit file information for firm offers of credit or insurance that are not initiated by you. If you want to remove your name from lists supplied by the four Consumer Credit Reporting Companies listed above for firm offers of credit or insurance, you will need to provide your personal information on the "Click Here to Opt-In or Opt-Out" link. Once you provide your information through this secure website, your name will be removed from inclusion on firm offer lists provided by all four companies if the Consumer Credit Reporting Company maintains a credit file for you and is able to locate your credit file based on the information you provided. If you have previously completed a request to Opt-Out from receiving firm offers and would like to Opt-In, you may also complete your request on this website. The personal information you provide is confidential and will only be used to process your request. You can also complete this process via phone by dialing 888-5-OPT-OUT (888-567-8688).

OptOutPrescreen.com is the only internet website authorized by Equifax, Experian, Innovis and TransUnion for this purpose under the FCRA. Please note that, as a security precaution, consumers should never provide their personal information to any other company or person in connection with requesting Opt-In or Opt-Out services from Equifax, Experian, Innovis and TransUnion. OptOutPrescreen.com will not contact consumers via email, telemarketing or direct mail solicitations.

Equifax

At Equifax (NYSE: EFX), we believe knowledge drives progress. As a global data, analytics, and technology company, we play an essential role in the global economy by helping financial institutions, companies, employers, and government agencies make critical decisions with greater confidence. Our unique blend of differentiated data, analytics, and cloud technology drives insights to power decisions to move people forward. Headquartered in Atlanta and supported by nearly 15,000 employees worldwide, Equifax operates or has investments in 24 countries in North America, Central and South America, Europe, and the Asia Pacific region. For more information, visit www.equifax.com

Experian

Experian is a global leader in providing information solutions to organizations and consumers. It helps organizations find, develop and manage profitable customer relationships by providing information, decision-making solutions and processing services. It empowers consumers to understand, manage and protect their personal information and assets. Experian works with more than 50,000 clients across diverse industries, including financial services, telecommunications, health

care, insurance, retail and catalog, automotive, manufacturing, leisure, utilities, e-commerce, property and government. Experian is a subsidiary of GUS plc and has headquarters in Nottingham, UK, and Costa Mesa, California. Its 12,000 people in 26 countries support clients in more than 60 countries. Annual sales exceed \$2.5 billion.

For more information, please visit www.experian.com.

Innovis

Innovis Data Solutions is a consumer reporting agency that has provided credit, identity verification, authentication, and fraud prevention solutions to businesses in the financial industry for decades.

The company is committed to protecting the privacy of consumers and preserving the quality, accuracy and integrity of consumer information.

For more information, please visit www.innovis.com.

TransUnion

TransUnion is a leading global information solutions company that customers trust as a business intelligence partner and commerce facilitator. TransUnion offers a broad range of financial products and services that enable customers to manage risk and capitalize on market opportunities. The company uses leading-edge technology coupled with extensive analytical capabilities to combat fraud and facilitate credit transactions between businesses and consumers across multiple

markets. Founded in 1968, Chicago-based TransUnion employs 4,100 associates that support clients in 29 countries.

For more information, please visit www.transunion.com.

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