



F-A-Q about "OPTING-OUT"

What is Opt-Out?

Opting-Out refers to the process for removing your name from lists supplied by the Consumer Credit Reporting Companies, Equifax, Experian, Innovis and TransUnion, to be used for firm (preapproved / prescreened) offers of credit or insurance. Your rights as a consumer under the Fair Credit Reporting Act (FCRA) include the right to "Opt-Out". Through this site, the Consumer Credit Reporting Companies are providing consumers with an easy and convenient way to exercise their right to Opt-Out. This service is not intended for businesses or companies.

What is a firm (preapproved / prescreened) offer of credit or insurance?

A firm offer of credit or insurance is defined as any offer of credit or insurance to a consumer that will be honored if the consumer is determined, based on the consumer's credit report, to meet the specific criteria used to select the consumer for the offer, subject to certain confirmation requirements.

I submitted an Opt-Out request several weeks ago and I'm still receiving offers?

Even though your request becomes effective with Equifax, Experian, Innovis and TransUnion within five days of your request, you may not see an immediate reduction in the amount of offers you receive. This is because your name may have already been provided to some companies that have not yet mailed their offers to you. While your name will be removed from the lists that Equifax, Experian, Innovis and TransUnion provide to businesses for the purpose of making you a firm offer of credit or insurance, you may continue to receive offers from sources that do not use Consumer Credit Reporting Companies to compile their lists. You may not Opt-Out from Direct Mail Association (DMA) lists through this website. The 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 at the following web address: <http://www.dmaconsumers.org/consumerassistance.html>.

Does exercising my right to Opt-Out affect my ability to apply for credit or insurance?

No, removing your name from these lists for firm offers of credit or insurance does not affect your ability to apply for or obtain credit or insurance.

Does Opting-Out improve my credit score?

No, since inquiries for firm offers for credit or insurance are not used in calculating credit scores, Opting-Out does not improve your credit score. Similarly, inquiries for firm offers for credit or insurance do not reduce your credit score.

Source: <https://www.optoutprescreen.com/faq.htm>

Is this website legitimate?

OptOutPrescreen.com is the only internet website authorized by Equifax, Experian, Innovis and TransUnion for consumers to Opt-Out of firm offers of credit or insurance. You may request to Opt-Out from firm offer lists for 5 years or permanently. 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. Consumers should not provide their personal information to any other company or person in connection with requesting Opt-Out services under the Fair Credit Reporting Act.

How secure is my information?

OptOutPrescreen.com recognizes the importance of secure online transactions, and we use security technologies to safeguard the information you provide us through this website. When we transmit your information to the Consumer Credit Reporting Companies, your information is encrypted. In addition, we take other reasonable physical, technical, and procedural safeguards for purposes of protecting your personally identifiable information. Further, the site's security protocols and measures are designed to protect the personally identifiable information you provide from unauthorized access or alteration. These measures include physical security, technological security measures and encryption of certain information.

What security procedures do you use for this website to protect the confidentiality of my social security number ?

Your Social Security Number is not required to process an Opt-Out request through OptOutPrescreen.com. However, we strongly urge you to provide this information because it helps to ensure that we can successfully process your request. This website's security protocols and measures are designed to protect the personally identifiable information you provide from unauthorized access or alteration. As an added security measure, we only display the last four digits of your Social Security number on the confirmation screen.