

Opting Out of Pre-Screened Credit Solicitations

Can I reduce the number of unsolicited credit and insurance offers I get?

If you decide that you don't want to receive prescreened offers of credit and insurance, you have two choices: You can opt out of receiving them for five years or opt out of receiving them permanently. Call toll-free 1-888-5-OPTOUT (1-888-567-8688) or visit www.optoutprescreen.com for details.

When you call or visit the website, you'll be asked to provide certain personal information, including your home telephone number, name, Social Security number, and date of birth. The information you provide is confidential and will be used only to process your request to opt out.

Does opting out hurt my credit score?

Removing your name from prescreened lists has no effect on your ability to apply for or obtain credit or insurance.

What if I opt out and then change my mind?

You can use the same toll-free telephone number or website to opt back in.

Will calling 1-888-5-OPTOUT or visiting www.optoutprescreen.com stop all unsolicited offers of credit and insurance?

No. Calling the opt-out line or visiting the website will stop the prescreened solicitations that are based on lists from the major consumer reporting companies. You may continue to get solicitations for credit and insurance based on lists from other sources. To stop mail from other groups — as well as mail addressed to “occupant” or “resident” — you must contact each source directly.

New Privacy Regulations

The Federal Consumer Financial Protection Bureau (CFPB) was created through enactment of the Dodd-Frank Act on July 21, 2010. Business regulated under Dodd-Frank will have to develop and give notice of their privacy policies to their customers at least annually and notify consumers before disclosing a consumer's personal financial information to an unaffiliated third party. CFPB regulations will provide an opportunity for consumers to “opt out” from such “third-party” disclosure.

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