

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.



WHAT WE WANT YOU TO KNOW AND HOW TO OPT-OUT

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. If you want to opt-out, you will need to do so prior to submitting your application on hapo.org.

WHAT ARE THE BENEFITS OF RECEIVING FIRM OFFERS?

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

The benefits of receiving firm offers include:

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

WHEN YOU OPT-OUT, YOU AGREE TO THE FOLLOWING:

- Opt-Out from receiving Firm Offers for Five Years
- Opt-Out from receiving Firm Offers permanently

If you choose to Opt-Out, you will no longer be included in firm offer lists provided by the four major 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.

**TO SUBMIT YOUR OPT-IN OR OPT-OUT REQUEST BY TELEPHONE.
PLEASE CALL TOLL FREE: 1-888-567-8688**

