



HELPFUL TIPS FOR OPTING OUT

WHEN AN APPLICANT DECIDES TO OPT OUT OF UNSOLICITED MAIL, PHONE CALLS AND EMAILS RELATING TO PRESCREENED OFFERS OF CREDIT, THERE ARE TWO OPTIONS AVAILABLE:

- 1. Opt out of receiving them for five years
- OR**
- 2. Opt out of receiving them permanently

- **To opt out for five years:** Call toll-free 1-888-5-OPT-OUT (1-888-567-8688) or visit www.optoutprescreen.com. The phone number and website are operated by the major consumer reporting companies.
- **To opt out permanently:** You may begin the permanent Opt-Out process online at www.optoutprescreen.com. To complete your request, you must return the signed Permanent Opt-Out Election form, which will be provided after you initiate your online request.

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.

If you don't have access to the Internet, you may send a written request to permanently opt out to each of the major consumer reporting companies. Make sure your request includes your home telephone number, name, Social Security number, and date of birth.

PHONE: 1-888-5OPTOUT (1-888-567-8688)

MAIL:

EXPERIAN	TRANSUNION	EQUIFAX
CONSUMER OPT-OUT P.O. Box 919 Allen, TX 75013 (888) 397-3742	OPT OUT REQUEST P.O. Box 505 Woodlyn, PA 19094 (800) 916-8800	OPT OUT P.O Box 740123 Atlanta, GA 30374 (888) 548-7878

FAQ

- Does Xactus sell trigger leads?
 - No, Xactus does not participate in trigger leads, this information is being sold from the bureaus.
- Can I opt out before my credit is pulled?
 - Yes! We advise to do this before credit is pulled to deter the solicitations.

Client Success Ops | clientsuccessops@xactus.com | 800.258.3488 Ext. 1405