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How To Prevent Unsolicited CREDIT AND INSURANCE OFFERS

Does it seem like every time you check the mail, there's another piece of junk mail from a creditor or insurer letting you know that you've been prescreened for a certain amount of money in credit? These prescreened solicitations often come through the mail, but they can also come by phone call or email. Fortunately, the prescreening process does not have a negative effect on your credit report or credit score, but these solicitations can sure be bothersome.

Here are your options to opt out of receiving these solicitations:

- **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. The information you provide is confidential and will be used only to process your request to opt out.
- 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. However, you may continue to get solicitations for credit and insurance based on lists from other sources.

Source: The Federal Trade Commission

Contact Fairway Independent Mortgage Corporation for more information!



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