

## WHAT ELSE SHOULD I KNOW?

---

Opting out will not end solicitations from all local merchants, religious and charitable associations, professional and alumni associations, politicians, and companies with which you conduct business. To eliminate mail from these groups – as well as mail addressed to “occupant” or “resident” – write directly to each source.

**TO FIND OUT MORE ABOUT CREDIT REPORTS, YOUR RIGHTS AS A CONSUMER, THE FAIR CREDIT REPORTING ACT AND THE FACT ACT**

PLEASE VISIT [WWW.FTC.GOV/CREDIT/](http://WWW.FTC.GOV/CREDIT/)

---

---

## OPTING-OUT CONSUMER OPTIONS

---



1SourceData  
2335 Camino Vida Roble  
Carlsbad, CA 92011  
Phone (800) 922-1301  
Fax (760) 602-1221

# WHY YOU RECEIVE PRE-SELECTED CREDIT OFFERS

Under the Fair Credit Reporting Act (FCRA), Equifax, Experian, and TransUnion, (collectively 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. 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 of credit or insurance that are not initiated by you.

## OPTING-OUT

You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers. Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you may select to have your name removed for five years or permanently. If you select the option for permanent removal, you will be mailed a Notice of

Election to Opt Out form to complete and return. The toll-free number for all of the national CRAs is 1 888 5OPTOUT (1-888-567-8688.)

**Through [www.optoutprescreen.com](http://www.optoutprescreen.com) you may request to:**

- Opt-Out from receiving firm offers for 5 years
- Opt-Out from receiving firm offers permanently
- Opt-In and begin receiving firm offers. This option is for consumers who have previously completed a request to Opt-Out.

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

Hearing impaired consumers can access TDD service at **1-877-730-4105**

## OPTING-IN

Most consumers prefer to continue to receive offers that may interest them. If you have previously opted out and would like to request that your name be included in prescreened offer lists, then call

1 888 5OPTOUT (1-888-567-8688) and select the option for opting in.

## DIRECT MARKETING

The Direct Marketing Association (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>.

Mail Preference Service  
Direct Marketing Association  
PO Box 1559  
Carmel, NY 10512

Telephone Preference Service  
Direct Marketing Association  
PO Box 1559  
Carmel, NY 10512

If you write the DMA, you'll be removed from DMA-member lists for five years.

---