



## SOLICITATIONS OR CREDIT REPORT GUIDE

### ***Limiting Direct Mail and Telephone***

#### ***Solicitations***

Credit Reporting Agencies: To have your name removed from Equifax, Experian, and Trans Union prescreened list for credit card solicitations, call the following toll-free number. Follow the instructions on the recorded message for each name you want removed.

Telephone: 1.888.567.8688

Or, write to the following addresses below:

- Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123
- Experian Marketing, P.O. Box 919, Allen, TX 75013-0919
- TransUnion, Opt Out Request, P.O. Box 505, Woodlyn, PA 19094-0505

Include complete information about all versions of your name, your current address and telephone number that you would like removed from their list (also include your prior address and telephone number if you have moved in the last year).

### ***Request a Copy of Your Credit Report***

The Fair Credit Reporting Act: Requires credit bureaus to provide you with a copy of your credit report, and to explain any information on your report that you do not understand, and to investigate any information you identify as incorrect or out of date.

Denied: If you have been denied credit, insurance or employment, the credit bureau that supplied the information is required to provide a free copy of your credit report if you request it within 60 days of the denial.

Telephone:

Equifax	1.800.685.1111
Experian	1.888.397.3742
Trans Union	1.800.888.4213

Fair And Accurate Credit Transactions (FACT Act): Requires Equifax, Experian, and Trans Union to provide consumers, upon request, one free credit report every twelve (12) months. The Credit bureaus have created a central resource center for consumer to request their free credit report annually. You can request your free annual credit report through the following central resource center methods:

Telephone: 1.877.322.8228

TDD Service: 1.800.821.7232

Website: [www.annualcreditreport.com](http://www.annualcreditreport.com)

Mail: Annual Credit Report Request Service,  
P.O. Box 105281, Atlanta, GA 30348-5281

***Periodically ordering and monitoring your credit report is an effective tool in fighting identity theft.***