



Did you know credit bureaus can sell your information?

Protect yourself from unwanted prescreened solicitations!

Consumer credit reporting agencies, also known as credit bureaus, generate consumer credit reports and scores. When you apply for credit, the credit bureaus not only provide your information to the company you applied with but they can also sell your information to other interested parties who want to market to you. This tactic is known as a **trigger lead** and is currently legal under the Fair Credit Reporting Act (FCRA).

Heritage Bank does not have control over trigger leads and cannot prevent it from happening if you apply for credit through us. However, there are steps you can take to protect your privacy and stop unwanted prescreened solicitations.

If you have questions about the process or need assistance, please call us at 866.374.7090.

- Register with the National Do Not Call Registry (www.donotcall.gov) to stop telemarketing calls. It can take up to 31 days to become effective, so try to do this at least one month before applying for credit. The registration is good for five years.
- Register with the Data & Marketing Association (www.thedma.org) to “remove” or reduce the overall volume of promotional prospect mail offers you receive from common mailing lists. It’s \$4 to register online or \$5 to register via mail. The registration is good for 10 years.
- OptOutPrescreen (www.optoutprescreen.com) will stop the four credit bureaus (Equifax, Experian, Innovis and TransUnion) from selling your information. Opting out electronically will stop trigger leads for five years or you can opt-out permanently via mail (the form is available by visiting the OptOutPrescreen website above).



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