

OptOutPrescreen.com

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OptOutPrescreen.com is the official Consumer Credit Reporting Industry website to accept and process requests from consumers to Opt-In or Opt-Out of firm offers of credit or insurance.

EQUIFAX

experian

INNOVIS

TransUnion



What are the benefits of receiving firm offers?

Equifax, Experian, Innovis, and TransUnion, (collectively the "Consumer Credit Reporting Companies"), encourage you to make an informed decision about receiving firm (preapproved / prescreened) offers of credit or insurance. There are several benefits of receiving firm offers.

- Consumers are provided with product choices
- Consumers learn about and have an opportunity to take advantage of offers that may not be available to the general public
- Firm offers help consumers to "comparison shop", which may increase a consumer's buying power.

For more information on the benefits of receiving firm offers, click on the link below to view a PDF version of the report to Congress from the Federal Reserve on Unsolicited Offers of Credit and Insurance. See pages 32-40, "Benefits of Receiving Written Offers of Credit or Insurance"

[Benefits of Receiving Written Offers of Credit or Insurance](#)

What is the purpose of this website?

Under the Fair Credit Reporting Act (FCRA), 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 that are not initiated by you ("Firm Offers"). 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.

Through this website, you may request to:

- Opt-Out from receiving Firm Offers for Five Years - (electronically through this website).
- Opt-Out from receiving Firm Offers permanently - (mail Permanent Opt-Out Election form available through this website).
- Opt-In and be eligible to receive Firm Offers. This option is for consumers who have previously completed an Opt-Out request - (electronically through this website).

If you choose to Opt-Out, you will no longer be included in firm offer lists provided by these four 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. In doing so, you will soon be among the many consumers who can significantly benefit from having ready access to product information on credit and insurance products that may not be available to the general public.

[Click Here to Opt-In or Opt-Out](#)



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