

# 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.

**Go to: [www.OptoutPrescreen.com](http://www.OptoutPrescreen.com)**

## 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.

After opting out it may take up to ten days for the system to recognize your selection.

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The advertisement features a background image of two men, Scott and Spencer Harward, standing in a desert landscape with a saguaro cactus and a sunset sky. The text is overlaid on this image, providing contact information and company details.