

SOLICITATIONS OR CREDIT REPORT GUIDE

1. 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

Direct Marketing Mail: To reduce the amount of advertising you receive from many national mailing lists, write the following agencies:

Mail Preference Service

c/o Direct Marketing Association

P. O. Box 9008

Farmington, NY 11735-9008

Telephone Preference Service

c/o Direct Marketing Association

P. O. Box 9014

Farmington, NY 11735-9014

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).

2. 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information on your report that you do not understand, and to investigate any information you identify as incorrect or out of date.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. When you have not been denied credit, for a small fee you can obtain a copy of your credit report (some States provide one free copy annually). Colorado residents can obtain one free credit report per year.

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

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