



NOTE TO LOAN APPLICANTS!

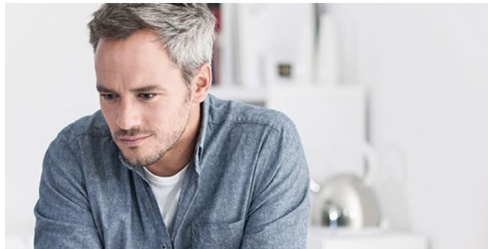
Delivering value. For life.

We have heard from customers that they receive 10+ calls after they apply for a loan with Oxford Bank. These calls are most likely related to a product the bureaus sell, typically referred to as Trigger Leads. The service allows other lenders to receive notifications when consumers have applied for credit that meet certain criteria and the lenders then reach out to the consumer to offer their services. While our vendor does not sell this product, since the bureaus do our consumers could still get those when pulling reports, and we aren't able to prevent them.

The only way for the consumer to avoid this is by opting out at www.optoutprescreen.com. You should explain this to our loan applicants so they can opt-out before the credit report is ran. Feel free to reach out to me if you have any questions!

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.



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.

5 years Opt-Out Confirmation

Thank you!

The following is a confirmation of your 5 year Opt-Out request. Please [click here](#) to print this confirmation for your records. Your request will be completed within 5 business days. Although your request becomes effective with Equifax, Experian, Innovis and TransUnion within five business days of your request, you may not see an immediate reduction in the amount of offers you receive. This is because your name may have already been provided to some companies that have not yet mailed their offers to you. You may continue to receive certain firm offers for several months.

While your name will be removed from the lists that Equifax, Experian, Innovis and TransUnion provide to businesses for the purpose of making you a firm offer of credit or insurance, you may continue to receive offers from sources that do not use Consumer Credit Reporting Companies to compile their lists.

I submitted an Opt-Out request several weeks ago and I'm still receiving offers?

Even though your request becomes effective with Equifax, Experian, Innovis and TransUnion within five days of your request, you may not see an immediate reduction in the amount of offers you receive. This is because your name may have already been provided to some companies that have not yet mailed their offers to you.

While your name will be removed from the lists that Equifax, Experian, Innovis and TransUnion provide to businesses for the purpose of making you a firm offer of credit or insurance, you may continue to receive offers from sources that do not use Consumer Credit Reporting Companies to compile their lists.

You may not Opt-Out from Direct Mail Association (DMA) lists through this website.

The DMA tracks consumers who prefer not to receive mail or telephone solicitations. The DMA can provide information about Opting-Out of lists produced by companies that subscribe to its Mail and Telephone Preference Services. You may contact the DMA by [Clicking Here](#).

How do I stop receiving solicitation telephone calls?

Please visit the Federal Trade Commission's website for information on how to stop solicitation telephone calls.

[Stop Unwanted Robocalls and Texts | Federal Communications Commission \(fcc.gov\)](#)