



Consumer Right to PRIVACY In Credit Reporting

Most Consumer Reporting Agencies (Credit Bureaus) are members of Associated Credit Bureaus, Inc., the international trade association of the credit reporting industry, and strongly endorse a consumer's right to privacy. These rights include:

- the right to know what is in the credit reporting file.
- the right to challenge information in the credit reporting file.
- the right to request reverification of information in the file and to have it removed if inaccurate or unverifiable.
- the right to know who has received information in the past six months or in the last two years if for employment purposes.
- the right to have an updated report sent to those credit granters who received a report in the last six months.
- the right to place a statement in the credit reporting file if the accuracy of the information is disputed.
- the right to have negative information purged after seven years and bankruptcies deleted after ten years.
- the right to have the consumer's address removed from any direct marketing or prescreening solicitation which uses data from a credit reporting repository. Name removal can be accomplished by calling:*

(888) 5 OPT OUT

In a measure to make it easier to opt out of receiving prescreened mailings, the credit reporting industry has instituted a single toll-free opt out number. This system will allow consumers to provide opt out information to all three national systems with just one phone call.

Consumers should call (888) 5 OPT OUT and follow the voice prompts to opt out. The information, once recorded, is e-mailed to bureaus daily and electronically posted to individual consumer files.

** Before having your name removed, consider that you will be missing a variety of credit card offers, catalogs and other mailings from around the country that may interest or benefit you. Also be aware that you may continue to receive other commercial mailings based on lists available from sources other than credit reporting agencies.*