

## How to Reduce Credit Card and Insurance Policy Offers



Sometimes you might receive offers for credit cards or insurance companies. These offers indicate you have been prescreened or prequalified for a credit card or an insurance policy.



Most of these offers originate from information related to a person's credit report. A credit card or insurance company decides who qualifies for their products.



You have the right to prevent receiving prescreened offers for credit cards and insurance policies. You can select to prevent these types of offers. There are two options available. You can opt out of these offers for five years or you can opt out of offers permanently.

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To opt out of credit card and insurance policy offers, go to the [www.optoutprescreen.com](http://www.optoutprescreen.com) website or call 1-888-567-8688 to start the process.

The website and phone number are operated by the major credit companies.

If you choose to opt out permanently, you will receive a Permanent Opt-Out election form to sign and return in order to complete the process.



You will be asked for personal information, including your name, address, Social Security number, and your date of birth. Sharing your Social Security number and date of birth is optional.

The website indicates that giving this information can help process your request successfully. The website also indicates that the information you provide is confidential and will be used only to process your request to opt out.

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We value the expertise of our partners in safety who have demonstrated their commitment to inclusive healthy communities. Portions of this resource have been adapted from the Federal Trade Commission ([www.ftc.gov](http://www.ftc.gov)).

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