



## PREScreen OPT-OUT NOTICE

---

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. 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. If you choose to Opt-Out, you will no longer be included in firm offer lists provided by these four consumer credit reporting companies.

OptOutPrescreen.com is the only internet website authorized by Equifax, Experian, Innovis and TransUnion for this purpose under the FCRA. Please note that, as a security precaution, consumers should never provide their personal information to any other company or person in connection with requesting Opt-In or Opt-Out services. OptOutPrescreen.com will not contact consumers via email, telemarketing, or direct mail solicitations.

C&F Mortgage Corporation is ***not*** affiliated with Equifax, Experian, Innovis, Transunion or OptOutPrescreen.com. When you call or visit OptOutPrescreen.com, they'll ask for your personal information, including your name, address, social security number, and date of birth. The information you give is confidential and will be used only to process your request to opt-out. Call 1-888-5-OPT-OUT (1-888-567-8688) to start the process or visit OptOutPrescreen.com and follow instructions.

### How do I opt-out of pre-screened firm offers of credit or insurance?

There are three options you can initiate by calling 1-888-5-OPT-OUT (1-888-567-8688) or by visiting <https://www.optoutprescreen.com>:

1. Opt-In: *Your name will be eligible for inclusion on lists used for firm offers of credit or insurance.*
2. Electronic opt-out for 5 years: *Your name will not be eligible for inclusion on lists used for firm offers of credit or insurance for five years.*
3. Permanent opt-out by mail: *Your name will no longer be eligible for inclusion on lists for firm offers of credit or insurance.* In order to complete your permanent opt-out election, you must print and mail the Permanent Opt-Out Election form to the address indicated on the form.

**\*It is extremely important to ensure you are using the correct website as shown above\***

**As noted above, C&F Mortgage Corporation is not affiliated with the credit bureau repositories and does not have control of the timing of the initiation of this process. If you are interested, it is important to begin the opt-out process immediately.**