

How To Opt-Out From Unsolicited Mortgage Offers



Regardless of where you apply for a mortgage, your inbox, voice mail, and mailbox may fill up quickly with competing offers from other mortgage companies. Those offers may include information such as your current lender and the amount of your loan. Know this:

Savings Bank of Mendocino County does NOT sell or share your information!

See the following for how you can stop unwanted offers.

Under the Fair Credit Reporting Act (FCRA), Consumer Credit Reporting Companies (Equifax, Experian, Innovis, and TransUnion) are allowed to share your information with other companies so they can provide these offers to you. While knowing you're preapproved for something can help you make a more informed buying decision, getting contacted regularly for these offers can be a nuisance.

Luckily, the FCRA also allows the option to "Opt-Out" from your information being shared.

HOW TO OPT-OUT FROM UNWANTED SOLICITATIONS

You can get yourself added to the "Opt-Out List" by visiting these websites:

To Opt-Out of Mail
OptOutPrescreen.com

On this site, you can...

- Electronically request to Opt-Out for 5 years.
- Download and mail a permanent Opt-Out request form.

Opt-Out of Phone Calls
DoNotCall.gov

On this site, you can...

- Register your phone number on the National Do Not Call Registry.
- Report unwanted calls received after 31 days of being on the Registry.

It's up to you to Opt-Out. Unfortunately, this is one service we are unable to do for you.

If you do choose to Opt-Out, we suggest completing the process as soon as possible. It may take a few days to take effect.

For more information, frequently asked questions, and to start the Opt-Out process, visit OptOutPrescreen.com and DoNotCall.gov today.



Savings Bank
OF MENDOCINO COUNTY
Member FDIC



NMLS #472412

www.savingsbank.com • (707) 462-6613