

OPT-OUT OF PRE-SCREENED MORTGAGE OFFERS

Visit OptOutPrescreen.com or call:
1-888-5-OPT-OUT

At First National Bank, we are committed to protecting your privacy and ensuring a seamless mortgage application process. If you're considering applying for a home loan, take the time now to opt out of pre-screened offers. This simple action can help you maintain your privacy and avoid unwanted solicitations.

Applying for a home loan is an exciting step toward owning your dream home. However, the application process can sometimes bring unwanted attention in the form of pre-screened offers and sales calls. Understanding why this happens and how to protect your privacy is essential for a smooth and stress-free experience.

Why You Might Receive Pre-Screened Offers and Sales Calls

When you apply for a mortgage, your credit information may be accessed by credit bureaus to determine your eligibility. This action can trigger what's known as a "trigger lead." Trigger leads are compiled by credit reporting agencies and sold to various lenders and insurance companies looking to offer competitive products to potential borrowers.



It's important to note that your bank did not sell your information. Trigger leads are legal under the Fair Credit Reporting Act unless you explicitly opt-out.



Why It's Important to Opt-Out Early

If you're thinking about applying for a mortgage, it's wise to opt-out of pre-screened offers as soon as possible. This proactive step can significantly reduce the number of unsolicited calls and offers you receive, allowing you to focus on finding the best mortgage for your needs without distractions.

How to Opt-Out of Pre-Screened Offers

To protect your privacy and prevent unwanted sales calls or texts, you can opt out of pre-screened offers. Here are the steps to take:

- **Opt-Out Online or By Phone:** Visit OptOutPrescreen.com or call 1-888-5-OPT-OUT (1-888-567-8688). You can choose to opt-out for five years or permanently.
- **Submit a Written Request:** If you prefer, you can mail a written request to each of the major credit bureaus: Equifax, Experian and TransUnion. Include your full name, address, Social Security number, and date of birth.
 - Equifax, Inc. P.O. Box 740123 Atlanta, GA 30374
 - Experian Opt-Out P.O. Box 919 Allen, TX 75013
 - TransUnion Opt-Out Request P.O. Box 505 Woodlyn, PA 19094
- **Register with the National Do Not Call Registry:** This won't stop all calls, but it can help reduce telemarketing calls. Visit DoNotCall.gov to register your phone number.

For more information: www.optoutprescreen.com/faq