



### **Annual Opt-out Notice**

You should know that credit bureaus are permitted to sell your name, address and other contact information to companies that wish to market to you their credit or insurance products or services. You have the right to prohibit the use of your file with any credit reporting agency in connection with any transaction that you did not initiate. You may exercise the right by notifying:

Equifax, Inc.  
Options  
P.O. Box 740123  
Atlanta, GA 30374-0123

TransUnion  
Name Removal Option  
P.O. Box 505  
Woodlyn, PA 19094

Experian  
Opt Out  
P.O. Box 919  
Allen, TX 75013

or call 1-888-5OPT-OUT (1-888-567-8688). In addition, to stop telemarketers from calling you, you may enroll in the National Do Not Call Registry by calling 1-888-382-1222. By enrolling, telemarketers may not call you to sell goods or services unless you have a previous business relationship with them.