



How to Remove Your Name From Marketing Lists

Many people become annoyed at all the advertising mail and pre-approved credit offers that arrive in their mailboxes on a daily basis. There are three main ways your name might get on a mailing list:

- Magazines, credit card companies, clubs and organizations, charities, manufacturers and retailers make lists of their subscribers, customers, members and donors available to other businesses for a rental fee.
- List compilers purchase information from various public and private sources to develop consumer databases for specific marketing purposes. Nearly everyone's name appears on compiled lists.
- Credit bureaus, under carefully controlled procedures, provide lists of creditworthy consumers for companies to offer credit. These are called prescreened lists.

The Direct Marketing Association (DMA) compiles lists of consumers who prefer not to receive mail or telephone solicitations. DMA members use the DMA lists to remove names from their own mailing lists. If you write the DMA, you will be removed from DMA-member lists for three years. This can be done by writing to the following address:

Mail Preference Service
Direct Marketing Association
PO Box 643
Carmel, NY 10512

You can also sign up online: www.dmachoice.org

If you do not want to receive "pre-approved" credit offers, you can contact one of the bureaus to have your name removed from the lists of prospects. This contact is then shared with the other national credit reporting systems so you, the consumer, are not required to contact all three bureaus. This can be done by sending your full name, addresses for the past five years, social security number, date of birth, and signature to:

Experian
901 West Bond
Lincoln, NE 68521
Attn: Consumer Services Department

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

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

Note: If a written request is sent to Experian to opt out, you will be removed from Experian lists permanently. If a written request is sent to Equifax, you may choose to opt out for either two years or permanently.

You may also call 888-5-OPTOUT (567-8688) or visit www.optoutprescreen.com

Even though your request becomes effective within five days of your notification to the national credit reporting bureau, it may take up to three months before you see a reduction in the amount of solicitations.

Opting out will not end solicitations from all local merchants, religious and charitable associations, professional and alumni associations, politicians and companies with which you conduct business. To eliminate mail from these groups, write directly to each source.