



**AMERIS BANK**  
MORTGAGE SERVICES

## Opt Out of Unsolicited Credit Offers

If you've recently applied for a loan, you may have received unsolicited mail or calls from competing banks and lenders.

This is because when a lender pulls your credit, the credit bureaus can sell that customer's contact information to competing banks and lenders. This practice, often known as "trigger leads," is legal under the Fair Credit Reporting Act. While it's intended to provide prospective borrowers the benefit of comparing prices on services, it's important to understand how these trigger leads, or prescreened offers of credit, work and what you can do to stop receiving unwanted mail and calls.

### What are "prescreened" or "preapproval" offers?

When your credit is pulled for preapproval for a mortgage, the credit bureau sells your information to other lenders. This is called a trigger lead. Unfortunately, the use of trigger leads are allowed under the guidelines for the Fair Credit Reporting Act (FCRA). It's important to note that Ameris Bank will not sell your data, and you can always contact your mortgage banker to verify if any communication from Ameris Bank is legitimate.

### How long until I stop getting prescreened offers?

Opt-out requests are processed within five business days, but could take weeks before you stop getting prescreened offers. This is because some companies may have received your information before the site processed your opt-out.

### Why would someone opt out?

If you are not looking for a new credit card or insurance policy, you may want to opt out of prescreening. This will also help prevent your chances of identity fraud.

### How do I opt out of prescreened offers?

There are two types of opt-outs: electronic opt-outs and permanent opt-out by mail. For information on these options and how to opt out, visit [optoutprescreen.com](http://optoutprescreen.com), the official Consumer Credit Reporting Industry website.



**To learn more about your options to opt-out, visit [www.optoutprescreen.com](http://www.optoutprescreen.com).**



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