



A Consumer's Guide to Trigger Leads

When any lender pulls your credit report, the credit bureau sells this information as a "Trigger Lead". This sale of your information is legal, but you can stop it.

What? How Does This Happen?

- ⇒ Credit Bureaus are in the business of Big Data.
- ⇒ They **profit** when
 - they charge you for a credit report
 - they sell your personal data as a lead
- ⇒ The selling of your information results in an onslaught of lenders calling you & sending you text messages. Some of these lenders may not have your best interests in mind.

What Can You Do to Prevent This?

The first step is awareness. Understanding how your data is bought and sold without your direct knowledge is important! Yet more important is how to prevent your data from being sold. Here are some tips.

- ⇒ Opt out of the sale of your data. This prevents the credit bureaus from selling your information to anyone. Visit www.optoutprescreen.com which is the official Consumer Credit Reporting Industry website to accept and process requests from consumers to Opt-In or Opt-Out of firm offers of credit or insurance.
- ⇒ Make sure that your phone numbers are listed on the "Do Not Call List". This prevents unwanted sales calls from any industry. To do this, visit www.donotcall.gov which is the official site of the Federal Trade Commission.
- ⇒ Getting a loan of any kind can also trigger unsolicited mail. To remove your data from the mailing lists, visit <https://dmachoice.thedma.org/register.php>
- ⇒ If you do receive unsolicited calls, you can choose whether or not to ignore them. No one requires you to call someone back or answer their text message.

We Value Your Right to Privacy & Hope You Found These Tips Helpful!