

Ending unsolicited credit offers



The Fair Credit Reporting Act enacted by Congress in 1997 requires all credit bureaus to provide a toll-free number to allow consumers to prohibit the use of information in their files for any type of unsolicited offer.

By calling (888) 5-OPT-OUT ((888) 567-8688), you can have your name added to a list of people who don't want their personal information used or shared with others for promotional purposes for two years.

This is a national service that allows consumers to opt out of pre-approved credit offers with just one phone call.

You may also contact the credit bureaus to remove your name and address from major credit bureau lists for unsolicited credit and insurance offers for two years. If you complete and return an opt-out form, provided on request from the credit bureau, you will be removed from these lists permanently.



I hope this information is helpful.

For other consumer tips and advice on telephone sales and solicitation laws, visit or call my constituent service office for more information.



Compliments of State Representative Barbara McIlvaine Smith

CAPITOL OFFICE: 121A East Wing P.O. Box 202156 Harrisburg, PA 17120-2156 (717) 705-1922 Fax: (717) 780-4778

CONSTITUENT SERVICE OFFICE: 107 E. Chestnut St. West Chester, PA 19380 (610) 696-4990 Fax: (610) 738-2163

WEB SITE: www.pahouse.com/bsmith



Important Information for Consumers

Pennsylvania's "Do Not Call" List and other ways to:



take the junk out of junk mail



hang up on telemarketers



rid your computer of junk e-mail



end unsolicited credit offers

CREDIT JUNK MAIL junk e mail

telemarketers

