



# Prairie State Bank & Trust

## WHY SHOULD YOU OPT-OUT OF PRE-SCREENED CREDIT OFFERS!

Are you tired of receiving credit card offers, junk mail and promotional credit solicitations?

By exercising the right to opt-out, you can reduce your amount of personal information in circulation.

While there is growing attention to hi-tech methods of stealing personal data like hacking into databases and sophisticated phishing schemes, the reality is stealing mail continues to be a frequent and favorite method of identity thieves!

Pre-screened credit offers are generated from information in your credit report indicating you meet a certain criteria the soliciting company is looking for. Even though the offer is not a guarantee you will be approved, it does tempt you to over extend your credit and potential damage your credit score.

To stop receiving these types of offers, you can choose to OPT-OUT from the consumer reporting agencies ability to share your information by using one of the following ways:

1. Call the consumer reporting agencies toll free number 888-567-8688
2. Visit [optoutprescreen.com](http://optoutprescreen.com)
3. Write:

TransUnion Name Removal, PO Box 505, Woodlyn PA 19094-0505

Equifax Options, PO Box 740123, Atlanta GA 30374-0123

Experian Opt-Out, PO Box 919, Allen TX 75013