



# Opt-Out Options to Minimize Marketing Solicitations

## OVERVIEW

While CCM does **not** sell leads, when completing a hard pull credit report, the information could be passed along by the credit bureaus, resulting in our borrowers receiving increased spam and marketing calls attributed to CCM.

## FACTS

- CCM does **not** sell borrower information to any marketing or lead companies.
- CCM's credit reporting companies do **not** include the borrower phone number when submitting the request for credit to the credit reporting agencies, so this does minimize the activity.
- It can take up to **five (5) days** for an opt-out request to take effect.
- Pre-qualification credit inquiries (soft pull) will **not** produce marketing leads.

## BEST PRACTICES FOR BORROWERS

Though the actions below will not stop all activity, it should assist in minimizing the number of calls and marketing activity.

- Opt out by calling 888-567-8688 or completing the request at [OptOutPrescreen.com](https://www.optoutprescreen.com). You will need your name, address, Social Security number, and date of birth.
- If you opt out, you will **no longer** receive preapproved/prescreened credit offers from companies that utilize the credit reporting agencies for information.
- If you wish to begin receiving these offers again, you need to complete an opt in request.
- If able, opt out prior to the "hard credit" pull. For example, if a pre-qualification credit inquiry is used, you can opt out after that, **prior** to moving further along in the process. That will reduce the five (5) day wait time for activation.
- The [OptOutPrescreen.com](https://www.optoutprescreen.com) site only removes your information from lists that Equifax, Experian, Innovis, and TransUnion provide to businesses. You may still receive offers from sources that do not use a credit reporting agency to compile lists.
- Review the **Frequently Asked Questions** at [OptOutPrescreen.com](https://www.optoutprescreen.com) for more information.



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