



Important Contact Information:

A good credit rating is very important. The key to protecting your good credit rating is to proactively monitor your credit report by obtaining a copy of your report periodically to check for unauthorized activity. You can also remove your name from mailing list so that pre-approved offers of credit and mail solicitations are not sent to you. Below are important contacts that consumers should keep handy:

Credit Bureaus

Equifax: <http://www.equifax.com>

Call: 1-800-685-1111

Write: P.O. Box 740241

Atlanta, GA 30374-0241

TransUnion: <http://www.transunion.com>

Call: 1-800-916-8800

Write: P.O. Box 1000

Chester, PA 19022

Innovis: <http://www.innovis.com>

Call: 1-800-540-2505

Write: P.O. Box 1358

Columbus, OH 43216-1358

Experian: <http://www.experian.com>

Call: 1-888-397-3742

Write: P.O. Box 2104

Allen, TX 75013

Opt-Out Information

Since 1997, the major credit reporting companies have offered an "opt-out" program available to anyone who wants to remove their names from mailing lists for pre-approved offers of credit. You can contact the credit reporting companies involved - Experian, Innovis, TransUnion and Equifax – or call 888-5OPT-OUT (888-567-8688). You will be given a choice to opt out for two years or permanently. If you elect to opt out permanently, you will be mailed a Notice of Election to Opt-Out Permanently, which you must sign and return to activate your permanent opt-out.

Mailing Lists

To remove your address from mail solicitation lists, write to:

Mail Preference Service
Attn: Dept: 12794780
Direct Marketing Association
P.O. BOX 282
Carmel, NY 10512

Be sure to include your Name, Street, City, State, Zip Code, and Signature.

**Bureau of Consumer Protection * 14th Floor Strawberry Square
Harrisburg, PA 17120 * 1-800-441-2555
www.attorneygeneral.gov**