

# Pulling Your Credit - What to Expect

## Preparing to Pull Your Credit Report: Preventing Trigger Leads

Thank you for your recent loan application with The Apple Creek Banking Company. We value your trust and are committed to ensuring your financial safety and security.

As part of our application process, we will be pulling your credit report shortly. Please be aware that this may result in an increase in telemarketing calls from other financial institutions. This is a common occurrence, as credit bureaus are permitted to sell consumer information—often referred to as "trigger leads"—to companies seeking to reach individuals in the market for a loan.

**Unfortunately, this is a standard procedure, and not something we can control.**

## How Can I Opt Out?

In accordance with federal legislation, the credit reporting industry allows consumers to opt out of the sale of their information. We encourage you to take advantage of this option for enhanced privacy.

You can opt out of prescreened offers at the following link: <https://www.optoutprescreen.com/>

## Key Points About Opting Out:

**Processing Time:** It takes approximately five days for your opt-out request to take effect.

**Duration:** The opt-out is valid for five years.

**Post-Credit Pull:** If you opt out after your credit report has been pulled, it will still take five days before telemarketing companies can no longer contact you.

## Additional Resources:

**National Do Not Call Registry:** This service helps stop telemarketing calls. You can register at <https://www.donotcall.gov>

**DMAchoice:** This mail preference service allows you to manage the types of mail you receive. More information can be found at <https://www.DMAchoice.org>.

**Opting Out from Credit Bureaus:** Visit <https://www.optoutprescreen.com/> to prevent the four credit bureaus from selling your name as a trigger lead.

**If you would like to see improvements in this process, we encourage you to contact your government officials to address these concerns through legislation.**



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