



Why Am I Being Contacted With Lending Offers?

When you apply for a mortgage, your lender pulls your credit history from one of four credit reporting companies — Equifax, Experian, Innovis, or TransUnion — to evaluate your financial situation in hopes of pre-approving you for a loan.

Important Note: Any time your credit is pulled, a 'trigger lead' file connected to you, the borrower, can be sold to other lenders looking to win your business. It can happen when you apply for a car loan or something as little as a credit card with Target or Kohl's.

How Can I Protect My Information From Being Sold?

While there isn't anything the lender can do to stop your information from being sold as a 'trigger lead,' you CAN help prevent it from happening.

- Step 1** – Open your internet browser and search 'www.optoutprescreen.com'
- Step 2** – Scroll down and select "Click Here to Opt In or Out" in the blue box
- Step 3** – Select "Permanently Opt Out by Mail" then click "Continue"
- Step 4** – Enter your information then select "Confirm" to complete

After opting out, you will no longer be included in the 'trigger lead' lists sold by the credit bureaus. Unfortunately, if you've already applied for a mortgage (or car loan, credit card etc.), it may be too late this time. However, you won't be receiving these types of messages moving forward.

If you have any questions or concerns regarding your mortgage with Cinfed, contact one of our mortgage representatives at **513-333-6337** or **mortgageoriginating@cinfed.com**.

