



GREENVILLE NATIONAL BANK

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In Preparation To Pulling Your Credit Report

How to Prevent *Trigger Leads*

We at GNB Banking Centers appreciate your recent loan application. Because our customer's financial safety and security are important to us, we want to let you know that we will soon pull your credit report.

GNB Banking Centers does NOT sell your credit information; however, as a result of pulling your credit report, you may see an ***increase in telemarketing calls*** from other financial institutions. Please do not be alarmed. The credit bureaus that all financial institutions use are allowed to sell consumer information, called ***trigger leads***, to companies interested in knowing who is in the market for a loan.

How can I Opt Out?

Federal legislation requires the credit reporting industry to allow consumers to opt out of selling their information. You can opt out here:

<https://www.optoutprescreen.com/>

What you should know about opting out:

- It takes five days to go into effect.
- It's only in effect for five years.
- If you opt-out after your credit report is pulled, it still takes five days until those companies can no longer call.

Opt-Out of Solicitations:

- [National Do Not Call Registry](#): stops telemarketing calls.
- [DMAchoice](#): a mail preference service. Consumers can register and decide what mail they do and do not want.
- www.OptOutPrescreen.com: stop the four credit bureaus from selling their name as a trigger lead.

If you'd like to see this process improved, we encourage you to contact your government officials to address it through legislation.