

Breaking Free: How to Opt Out of Trigger Lead Calls and Reclaim Your Privacy

Have you ever applied for a loan or had your credit pulled and immediately started receiving an influx of calls from companies with loan offers? How are these companies obtaining your contact information? Is my bank selling my personal information? The answer is no, but you are on the receiving end of trigger lead calls, and there is a way to stop them.

Trigger leads are a marketing tool that is used by companies to identify potential business customers and are caused by pulling your credit. When you apply for a loan or have your credit checked, a hard inquiry is listed on your credit report and the credit bureaus share your information from that report for marketing purposes to various lenders so they can provide competing credit offers to you.

Your financial institution is **NOT** sharing or selling your information with third parties, the credit bureaus are. Luckily, you can put a stop to these calls by opting out of these lead calls and pre-screened offers. You can opt out of pre-screened offers for 5 years (or permanently) online or by phone. Visit <https://www.optoutprescreen.com>, which is a joint venture among the three national credit bureaus, to control your pre-screened offers. You can also opt out by phone by calling 1-888-5-OPT-OUT. You can also add your number to the Do Not Call List, by visiting www.donotcall.gov or by calling 1-888-382-1222.

Here at Citizens Bank, we value you and your privacy and will never sell or give away any of your personal information for marketing purposes. We are always looking for ways to help and educate our customers in their financial lives. If you have any questions or would like to speak to a representative, please call 903-984-8671 or visit our website at www.citizensbanktx.com.