



WHAT TO EXPECT AFTER YOUR CREDIT IS *Pulled*

Privacy is a top priority for our team at Farm Credit, so you can rest assured knowing that we will never sell or give your information to another lender or third party. When we prequalify you for a loan, we do a soft credit pull and want you to be aware of how information is treated during this process.

WHAT HAPPENS WHEN MY CREDIT IS PULLED?

When your credit is pulled, an alert is sent to credit bureau agencies (like Equifax, Experian, and TransUnion) notifying them of an applicant looking for a loan. This often triggers an influx of unsolicited calls, emails, texts, and/or letters about competing offers from another lender. If you've ever applied for a loan before, you probably have experienced this and know how annoying this can be!

While these practices seem (and feel!) spammy in nature, they have been approved by the Federal Trade Commission (FTC), as they believe that consumers will benefit from knowing about additional lending offerings.

CAN I OPT OUT OF UNWANTED CREDIT OFFERS?

There are a couple of ways you can opt out of most of these communications from other creditors:

- Call 1-888-5-OPTOUT (1-888-567-8688) or visit optoutprescreen.com
- Call National Do Not Call Registry at 1-888-382-1222 or visit donotcall.gov

Even if you opt out using the methods above, you may still get some calls, as many companies use other tools to identify applicants they wish to market their services to.

For more detailed information, please visit the Federal Trade Commission Consumer Advice website about How To Stop Junk Mail at consumer.ftc.gov/articles/how-stop-junk-mail.



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