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What is a trigger lead?

When you apply for a loan, we request your credit report and credit score from the major credit bureaus. This action triggers a credit inquiry which can identify you to be in the market for new credit. The credit bureau then turns around and sells your information to other lenders who may contact you to attempt to win your business before you close your loan. This is called a trigger lead.

Trigger lead programs are legal. They are compliant with the Fair Credit Reporting Act and are presently offered by all three national credit bureaus (Experian, Equifax, and TransUnion).

Does First National Bank of Waterloo sell my information?

No, First National Bank of Waterloo does not sell your information to any third party for marketing purposes.

How to opt out of trigger leads

If you do not want to receive pre-screened offers of credit and insurance, there are options available to opt out. If you have joint credit relationships, like a mortgage or a car loan with a spouse, partner, or other adult, you may continue to receive pre-screened solicitations until you both exercise your right to opt out. Opting out has no effect on your credit score or your ability to apply for or obtain credit or insurance.

- **OptOutPrescreen:** Visit optoutprescreen.com or call 1-888-5-OPTOUT ([1-888-567-8688](tel:1-888-567-8688)). This is the official Consumer Credit Reporting Industry website and phone number to accept and process requests from consumers to opt in or opt out of credit or insurance offers. You have the option of opting out for five years or opting out permanently. Requests to opt out are processed within five days, but it may take up to 60 days before you stop receiving pre-screened offers.
When you call or visit the website, you'll be asked to provide certain personal information, including your home telephone number, name, Social Security number, and date of birth. The information you provide is confidential and will be used only to process your request to opt out.
- **National Do Not Call Registry:** Visit donotcall.gov. It takes 24 hours to be added to the list, and according to the site, if you're already getting phone calls it can take up to 31 days to be removed from calling lists.
- **DMAchoice:** Visit dmachoice.org. This website from the Data & Marketing Association allows you choose what types of mailings you will and will not receive. Registering online has a cost of \$4.00 and lasts for 10 years.