

FDIC Insurance

Opting Out

Information on "Opt Out"

If you prefer to limit the promotions you receive or do not want marketers and others to have your personal financial information, you must take some important steps. Federal privacy laws give you the right to stop or “opt out of” some sharing of your personal financial information. You can opt out of most information sharing with other companies.

However, you cannot opt out and completely stop the flow of all your personal financial information.

For example, the law permits a financial company to share certain information about you without giving you the right to opt out. The company might give your information:

- To firms that help promote and market products offered by the company itself or jointly with another company.
- To firms that provide data processing and mailing services for your company.
- When a court orders it to do so.
- To credit bureaus about your payment history on loans.

If you do not opt out within a reasonable period of time (generally about 30 days after the company mails the notice), the company is free to share certain personal financial information.

If you did not opt out the first time you received a privacy notice from a financial company, it is not too late. You can always change your mind and opt out of certain information sharing. Contact your financial company and ask for instructions on how to opt out.

Remember, your opt-out does not apply to personal financial information shared before you opted out. In addition, you can call a toll-free number to opt out of receiving most pre-approved offers of credit or insurance. To opt out, call 888-5-OPTOUT (567-8688) or visit www.optoutprescreen.com.