



ALERT: YOUR NAME IS BEING SOLD — TAKE ACTION NOW!

Here's breaking news you need to know...and you need to let all your family and friends know right away as well.

Having credit checked is an important and necessary step in the home buying process, as well as something that is done on a regular basis for any number of reasons — increasing a credit line on your Visa, applying for insurance, or buying a car. But very few people realize that each time their credit is checked, the "inquiry data" that the credit bureaus ([Equifax](#), [TransUnion](#), [Innovis](#) or [Experian](#)) has on file has now become a commodity. This information is being sold by the credit bureaus to other lenders...and also to companies that sell and resell the same names and personal information.

That's right — the credit bureaus have found a way to increase their revenues at your expense...and without your permission. These "inquiry leads" include name, address, phone numbers (including unlisted), credit score, current debt and debt history, property information, age, gender and estimated income. They are selling your personal, confidential information to competing creditors...and making millions. Your privacy is being sold, not just once, but over and over again.

And lenders that purchase these leads at a premium will then do everything they can to recoup their investment and turn a hefty profit. Super sneaky bait and switch tactics are being used to lure clients away from their reputable lender. Clients have even been called by disreputable lenders and told that the lender they had been speaking to previously "passed on" the information to them, because they knew that they'd be able to offer much better interest rates and terms. Ouch!

The good news is that you can make it stop, right away. And pass this information on to everyone you know — your friends, family members, neighbors and coworkers.

The consumer credit reporting industry has provided a way to "opt out" and remove your name from these lists. You can contact them by phone at 1-888-567-8688 or online at www.optoutprescreen.com. You must opt out at least 48 hours prior to having your credit checked to make sure it is processed in time. You can choose a five year or lifetime option, and the lifetime option does require a signed form. If a credit report needs to be run prior to the 48 hour waiting period — at least you are aware and informed, and can be on the lookout for suspicious phone calls or mailers from someone who has purchased your data.

BONUS: Opting out will also protect you from "pre-approved credit offers" arriving via mail...one of the leading causes of identity theft in the US.

You certainly have the right to shop for the best professional to meet your lending needs — but this should be done when and how YOU choose, not being done without your consent or permission. Looking around should be on your terms, not being done as a sneak attack, because they think you won't know better. And unfortunately, these unsolicited marketing tactics are a nuisance and intrusive, but quite legal.

So take your privacy back. Take five minutes right now — opt out, and pass it on. Refuse to be a part of this system.

I hope you have enjoyed this special report. We currently have unlimited creative loan programs to fit your needs. Please contact us at 808-244-LOAN (5626) to set up your **FREE No-Obligation Consultation** where we will meet to tailor a program to fit your needs and comfort levels for monthly payment and investment.
www.hawaiifinancialservices.com

1325 Lower Main Street, Suite 103 Wailuku, Hawaii 96793

Maui (808) 244-LOAN

Hilo (808) 934-0002

Princeville (808) 826-0002

Toll Free (888) 956-2677

E-Mail Us: tera@hawaiifinancialservices.com

