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Tepato Systems offers software consulting services to help you, the small business owner. If you want to make better business decisions, software and other technology tools should be key parts of your business strategy.

Credit Bureaus are selling you out!

Opt out to avoid telemarketers

Having your 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 various other reasons. 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.

The good news is that you can make it stop, and right away. 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 888-567-8688 or online at optoutprescreen.com. You must opt out at least 48 hours prior to having your credit checked to make sure it is processed in time.

Bonus: Opting out will also protect you from "pre- approved credit" offers arriving via mail. They are one of the leading causes of identity theft in the U.S.

- [Opt Out of Credit Bureaus Sell Out](#)
- [Thanks to Jim Lovett of Success Mortgage Partners for this article](#)

10 Tips to Keep Your Computer Running Smoothly

1. *Never, never, turn your computer off with the power switch until Windows has shut down.*
2. *Purchase a UPS (uninterruptable power supply).*
3. *Backup, backup, backup.*
4. *Clear out your temp files regularly.*
5. *Never unplug peripherals from the computer when it is powered up.*

6. Keep at least 250 MBs of your C: drive free.
7. Do not let a lot of programs load up when you start your computer.
8. Run a virus scan of your entire hard drive on a regular basis.
9. If you have a high speed Internet connection you need a firewall.
10. Keep track of the software disks you receive (and keep them in a safe place).

Questions? Call or email us for help or for further explanation of any of these items.

Tepato Systems Joins Better Business Bureau

As of December 2006, Tepato Systems has joined the local chapter of the Better Business Bureau. Please use the link below to see our online BBB listing. If you'd like more information on the benefits of joining BBB, please see their website (second link below).

- [BBB Online - Tepato Listing](#)
- [BBB Eastern Michigan Chapter](#)

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Help with your data or with use of the internet is just a phone call away... contact Tepato Systems for a free initial assessment of your needs.

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