

Notification of Rights for Colorado Consumers

Under Colorado law, a consumer reporting agency shall, upon written or verbal request and proper identification of any consumer, clearly, accurately, and in a manner that is understandable to the consumer, disclose to the consumer, in writing, all information in its files at the time of the request pertaining to the consumer, including but not limited to a set of instructions, presented in a manner that is understandable to the consumer, describing how information is presented on its written disclosure of the file, and a consumer reporting agency shall notify a consumer, by letter sent by first-class mail, that the consumer reporting agency will provide the consumer with a disclosure copy of his or her consumer file at no charge and a toll-free telephone number to call to request such copy, when one of the following events occurs within a twelve-month period: the consumer reporting agency has received eight credit inquiries pertaining to the consumer, or the consumer reporting agency has received a report that would add negative information to a consumer's file. Each consumer reporting agency shall, upon request of a consumer, provide the consumer with one disclosure copy of his or her file per year at no charge. If the consumer requests more than one disclosure copy of his or her file per year, the consumer reporting agency may charge the consumer up to eight dollars for each additional disclosure copy. There is no fee from MicroBilt for your additional report. The consumer has the right to request and obtain a copy of his or her credit score report. There is no fee from MicroBilt for your credit score report, if available. You may obtain a copy of your personal credit report from MicroBilt by completing a form available online at www.MicroBilt.com, by calling us toll-free at 888-222-7621, or by writing to us at MicroBilt / PRBC, Attn: Consumer Affairs Department, P.O. Box 440693, Kennesaw, GA 30160.

If you write to us, always include your full name including middle initial (and generation such as JR, SR, II, III); full current mailing address; date of birth (month/date/year); previous addresses for the past two years, Social Security Number; and a phone number where you can be contacted. Please be sure to include one copy of a government issued identification card, such as a driver's license, state ID card, military ID card, etc.; and one copy of a recent utility bill, bank or insurance statement, etc. Please make sure that each copy is legible (enlarge if necessary), displays your name and current mailing address, and the date of issue (statement dates must be recent). We are unable to accept credit card statements, voided checks, lease agreements, magazine subscriptions, or postal service forwarding orders as proof of your address and identity. To protect your personal information, we do not return correspondence sent to us. Therefore, please send copies of any documents you wish to provide to us and always retain your original documents. We may request additional documentation to verify your identity if anything is illegible or questionable.

Consumers have a right to binding arbitration pursuant to the rules of the American Arbitration Association. Only one arbitration action may be brought by a consumer within any 120-day period, except to enforce an arbitration decision.

Colorado Consumers Have The Right To Obtain A Security Freeze

You may obtain a security freeze on your consumer report to protect your privacy and ensure that credit is not granted in your name without your knowledge, except as provided by law. You have a right to place a security freeze on your consumer report to prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization or approval, except as the law allows.

You will not be initially charged to place a security freeze on your consumer report. However, you may be charged a fee from a consumer reporting agency of no more than ten dollars to temporarily lift the freeze for a period of time, to permanently remove the freeze from your consumer report, or when you make a subsequent request for a freeze to be placed on your consumer report. MicroBilt does not charge a fee for this process. As well, you may be charged a fee from a consumer reporting agency of no more than twelve dollars to temporarily lift the freeze for a specific party. MicroBilt does not charge a fee for this process.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your consumer report, within five business days

you will be provided procedures for the temporary release of your consumer report to a specific party or parties or for a period of time after the security freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide the proper information regarding the third party or parties who are to receive the consumer report or the period of time for which the report shall be available to users of the consumer report.

A consumer reporting agency that receives a request from a consumer to temporarily lift a security freeze on a consumer report shall comply with the request no later than three business days after receiving the request.

A security freeze does not apply to circumstances where you have an existing account relationship, and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

You should be aware that using a security freeze to take control over who gains access to the personal and financial information in your consumer report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding new loans, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction or other services, including an extension of credit at the point of sale. You should plan ahead and lift a security freeze either completely if you are shopping around, or specifically for a certain creditor a few days before actually applying for new credit.

Requests for a security freeze should be submitted via certified mail to MicroBilt / PRBC, Attn: Consumer Affairs Department, P.O. Box 440693, Kennesaw, GA 30160, and must include all of the following: a copy of a valid police or investigative report or complaint made under Section 32.51, Penal Code; your full name including middle initial (and generation such as JR, SR, II, III); full current mailing address; date of birth (month/date/year); previous addresses for the past two years, Social Security Number; and a phone number where you can be contacted. Please be sure to include one copy of a government issued identification card, such as a driver's license, state ID card, military ID card, etc.; and one copy of a recent utility bill, bank or insurance statement, etc. Please make sure that each copy is legible (enlarge if necessary), displays your name and current mailing address, and the date of issue (statement dates must be recent). We are unable to accept credit card statements, voided checks, lease agreements, magazine subscriptions, or postal service forwarding orders as proof of your address and identity. To protect your personal information, we do not return correspondence sent to us. Therefore, please send copies of any documents you wish to provide to us and always retain your original documents. We may request additional documentation to verify your identity if anything is illegible or questionable. There is no fee from MicroBilt for this process.

Within five business days of receiving the request, MicroBilt will add the security freeze, and within ten business days, we will mail you a confirmation letter with a personal identification number (PIN) that will be required to temporarily lift or to remove the freeze. You may request in writing a replacement PIN by submitting via certified mail all of the information required for the initial security freeze. There is no fee from MicroBilt for this process.

To temporarily remove a security freeze to apply for credit or for any transaction that requires that another party access the consumer's credit report, contact MicroBilt online at www.MicroBilt.com, or call us toll-free at 888-222-7621, and provide your identification information and PIN. To temporarily remove a security freeze for a specific party, provide your PIN to the party you wish to grant access to your report. There is no fee from MicroBilt for this process.

To permanently remove a security freeze, contact MicroBilt online at www.MicroBilt.com, or call us toll-free at 888-222-7621. You also may write to us and provide all your identification information and PIN. If you write to us, always include a copy of your personal identification information and proof of your address as specified in this letter. There is no fee from MicroBilt for permanently removing a security freeze. There is no fee for victims of identity theft who provide a valid copy of an identity theft report filed with a law enforcement agency. Please mail the requested information to the address above.

Please note that any security freeze that you request will apply to only those applicable reports that are created and maintained by MicroBilt; we do not have the ability to add a security freeze to the file of any other agency. To add a security freeze to your credit file at other agencies, you must contact the individual relevant credit reporting agency, for which a fee may apply. The three national credit reporting agencies are:

Equifax

P.O. Box 740241
Atlanta, GA 30374
800-525-6285
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion

TransUnion Consumer Relations
2 Baldwin Place
P.O. Box 1000
Chester, PA 19022-1000
Order Credit Report: 800-888-4213
Report Fraud: 800-680-7289
www.transunion.com/myoptions

You have the right to bring a civil action or submit to binding arbitration against a consumer reporting agency to enforce an obligation under the security freeze law after following specified dispute procedures and having received the necessary notice.

Other rights under your state's law, which are also in the federal Fair Credit Reporting Act, are explained in the enclosed Summary of Your Rights under the Fair Credit Reporting Act.