

## **Notification of Rights for Hawaii Consumers Security Freeze Process**

Consumers in your state have a right to place a “security freeze” on their credit reports, which will prohibit a national consumer credit reporting company from releasing any information in their credit report without the consumer’s express authorization, except to those with whom the consumer has an existing account or a collection agency acting on behalf of the existing account, for purposes of reviewing (account maintenance, monitoring, credit line increases, and account upgrades and enhancements) or collecting the account. A consumer’s information may be used for the purposes of prescreening as provided for by the federal Fair Credit Reporting Act, even if a security freeze is on the report. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent; however, using a security freeze may delay, interfere with, or prohibit the timely approval of any subsequent requests or applications regarding a new loan, 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 point of sale.

There is no fee from MicroBilt for this process. To request a security freeze, submit your request via certified mail to MicroBilt Consumer Affairs, P.O. Box 440693, Kennesaw, GA 30160, and must include all of the following: If a victim of identity theft, a copy of a valid police or investigative report or complaint filed with a law enforcement agency about unlawful use of your personal information by another person; full name (including middle initial and generation, such as JR, SR, II, III, etc.); current mailing address and previous addresses for the past two years; Social Security number; and date of birth (month, day and year). In addition, please enclose one copy of a government issued identification card, such as a driver’s license, state ID card, etc., and one copy of a utility bill, bank or insurance statement, etc. 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. To protect your personal identification information, MicroBilt does not return correspondence sent to us. Send copies of any documents you wish to provide to us and always retain your original documents. We will mail you a letter confirming that we have added your security freeze, along 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. To temporarily remove a security freeze for a specific party, provide your PIN to the party you wish to grant access to your report.

To temporarily remove a security freeze for a period of time to apply for credit or for any transaction that requires that another party access your credit report, call 1-888-222-7621, then enter your identification information and PIN. There is no fee from MicroBilt for this process.

To permanently remove a security freeze, call 1-888-222-7621. You also may write to us and provide your identification information and PIN. If you write to us, always include all of your personal identification information and proof of your address as specified in this letter. There is no fee from MicroBilt for this process.

If you move to a new address and wish to keep the security freeze on your file, submit your request in writing and include all of your personal identification information and proof of your new address as specified in this letter.