

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

If you are a Minnesota resident, you have the right to place a “security freeze” on your credit report, which will prohibit us from releasing any information in your credit report without your express authorization, except to those with whom you have 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. Your information also 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 send all of the following via certified mail to MicroBilt / PRBC, Attn: Consumer Affairs Department, P.O. Box 440693, Kennesaw, GA 30160: full name, with middle initial and generation, such as JR, SR, II, III, etc.; Social Security number; date of birth (month, day and year); current address and previous addresses for the past two years; and if applicable, a valid investigative report, a valid incident report, or a valid complaint or valid case number documenting identity theft with a law enforcement agency or the Department of Motor Vehicles (DMV). In addition, 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., and 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 personal identification information, MicroBilt does not return correspondence sent to us. Copies of any documents should be sent, and you should always retain your original documents. We will send you a confirmation notice once the security freeze has been added, and you will be given a personal identification number that will be required in order to remove the freeze temporarily (in order to apply for credit or for any transaction that requires that another party access your personal credit report) or permanently.

To request your security freeze by phone, call 1-888-222-7621 and provide your full name, with middle initial and generation, such as JR, SR, II, III, etc.; Social Security number; date of birth (month, day and year); current address, previous addresses for the past two years. Requests security freeze from victims of identity theft must be submitted by mail.

To temporarily remove a security freeze for a period of time in order to apply for credit or for any transaction that requires that another party access your personal credit report, you may log on to call 1-888-222-7621, then provide your identification information and personal identification number. There is no fee from MicroBilt for this process. To temporarily remove a security freeze for a specific party, you must provide your personal identification number to the party you wish to grant access to your report.

To permanently remove a security freeze, call 1-888-222-7621. You also may send the request to: MicroBilt / PRBC, Attn: Consumer Affairs Department, P.O. Box 440693, Kennesaw, GA 30160. Include your full name, with middle initial and generation, such as JR, SR, II, III, etc.; current mailing address; Social Security number; date of birth (month, day and year); previous addresses for the past two years; and 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., making 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. You also must include your personal identification number. There is no fee from MicroBilt for this process.