

DISCLOSURE

Notice of Rights Regarding Security Freeze

You have a right, under Maine law, to place a security freeze on your consumer file. The security freeze will prohibit MicroBilt, as a consumer reporting agency, from releasing any information in your consumer file without your express authorization. You must request a security freeze in writing by certified mail. The purpose of a security freeze is to prevent MicroBilt from releasing your consumer report(s) without your consent. You should be aware that using a security freeze to take control over who is allowed access to the personal and financial information in your file may delay, interfere with or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular telephone, utilities, digital signature, Internet credit card transaction or other services, including an extension of credit at point of sale. When you place a security freeze in your file, you will be provided a personal identification number to use if you choose to remove the security freeze from your file or to authorize the temporary release of your consumer report for a specific period or for a specific person after the security freeze is in place. To provide that authorization, you must contact MicroBilt and provide all of the following:

1. Sufficient identification to verify your identity.
2. Your personal identification number or password provided MicroBilt.
3. A statement that you choose to remove the security freeze from your file or that you authorize MicroBilt to temporarily release your consumer report.

If you authorize the temporary release of your consumer report, you must name the person who is to receive your consumer report or the period for which your consumer report must be available. MicroBilt must remove the security freeze from your file or authorize the temporary release of your consumer report not later than 3 business days after receiving the above information.

A security freeze does not apply to certain persons, including a person/entity, with whom you have an existing account that requests information in your consumer report for the purposes of reviewing the account.

Please send your security freeze request in writing to MicroBilt to begin the process of placing a security freeze on your consumer file at MicroBilt. The fee to place the security freeze on your consumer file is \$10. **This fee will be waived if you are the victim of identity theft.** If you are a victim of identity theft, you need to send with you request, a valid copy of a police report or investigative report/complaint, which you filed with a law enforcement agency regarding the unlawful use of your personal information by another person. **Please submit a separate security freeze request for each individual consumer and send all the appropriate items.**

Please provide the following proof of identity along with your request.

Required: Submit a photocopy of one (1) of the following items in your name:

- Social Security Card
- State Drivers License
- State Issued ID Card (must be in effect – expiration date has not passed)
- Canadian Issued Drivers License (must be in effect – expiration date has not passed)

Required: Submit a photocopy of one (1) of the following documents, dated within the preceding two months, or as otherwise noted, for your primary mailing address:

- Major Credit Card Billing Statement
- Utility Bill
- Telephone Bill
- Insurance Declaration Page (must be in effect – expiration date has not passed)
- Property Tax Bill (must be for most current year or year immediately preceding)
- Property Deed (no date requirement)

Within 5 business days after you request to place a security freeze on your consumer report is received by MicroBilt, the security freeze will be in place. Within 10 business days of when the security freeze is placed on your file, MicroBilt will send you written confirmation of the placement and provide you with information explaining the procedures for removing or temporarily lifting a security freeze. You will also be provided with a unique personal identification number to use if you want to remove or temporarily lift the security freeze to release your consumer report for a specific period of time or to a specific person.

If you are actively seeking credit, you should be aware that the procedures involved in lifting a security freeze may slow your applications for credit. You should plan ahead and lift a security freeze, either completely if you are seeking credit from a number of sources, or just for a specific company if you are applying only to one credit company, a few days before actually applying for new credit.