

Notification of Rights for Oregon 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, call 1-888-222-7621 or send all of the requested information via certified or regular mail to MicroBilt /PRBC, Attn: Consumer Affairs Department, P.O. Box 440693, Kennesaw, GA 30160 or by overnight mail to MicroBilt / PRBC, Attn: Consumer Affairs Department, 1640 Airport Road, Suite 115, Kennesaw, GA 30144.

Be sure to include the following identification information:

- Your full name including middle initial (and generation such as JR, SR, II, III)
- Social Security number
- Complete addresses for the past two years
- Date of birth
- If applicable, a valid investigative or incident report or complaint filed with a law enforcement agency or identity theft passport or identity theft declaration with the Federal Trade Commission
- One copy of a government issued identification card, such as a driver’s license, state ID card, etc.
- One copy of a utility bill, bank or insurance statement, etc.

Make sure that each copy is legible and 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.

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.

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, log on to call 1-888-222-7621, then provide 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.

In addition, a protected consumer according to Oregon state law is a consumer not older than 16 years of age at the time of the request or a consumer who is incapacitated or for whom a court or other authority has appointed a guardian or conservator. Oregon law also says that a consumer reporting agency may not use or release to another person the information in a protective record for the purpose of assessing a protected consumer's eligibility or capacity for an extension of credit, as a basis for evaluating a protected consumer's character, reputation or personal characteristics or for other purposes that are not related to protecting the protected consumer from identity theft.

To request a security freeze for a protected consumer in your care, submit all of the above information for both you and the protected consumer.

If the protected consumer is not older than 16, please include a copy of the minor's birth certificate and a copy of the minor's Social Security card. Once we have received your request and all of the required information for both you and the minor, a freeze will be placed on the minor's credit file. If a credit file for the minor does not currently exist, a file for the minor will be created. MicroBilt does not knowingly maintain credit information on minors. If you are the minor's guardian, be sure to include a copy of the court document naming you as the guardian or the appropriate court appointed documents.

If the protected consumer is incapacitated or for whom a court or other authority has appointed a guardian or conservator, please include a signed court document indicating conservatorship or guardianship, etc.

There is no fee from MicroBilt to place or remove a freeze on a protected consumer.