

## **Notification of Rights for South Carolina 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.

To request a security freeze, send all of the required information to MicroBilt / PRBC, P.O. Box 440693, Kennesaw, GA 30160 and include all of the following: 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. There is no fee for placing a security freeze. 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 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 and provide your identification information and PIN or write to us and provide all of your personal identification information and proof of your address as specified in this letter. There is no fee for temporarily removing a security freeze.

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. A freeze must be removed within three days after we receive the request. There is no fee for permanently removing a 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.

In addition, a protected consumer according to South Carolina state law is a consumer under 16 years of age at the time of the request or an incapacitated person for whom a guardian or conservator has been appointed.

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 under the age of 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 operator's license, court document naming you as the guardian or other appropriate court appointed documents. If the protected consumer has been appointed a guardian or conservator, please include a signed court document indicating conservatorship or guardianship, or a lawfully executed and valid power of attorney, or a written notarized statement signed by the representative that expressly describes the authority of the representative to act on behalf of the protected consumer.

Once all of the required information is received, we will place or remove a security freeze on the protected consumer's credit file within 15 days. There is no fee to place or remove a freeze on a protected consumer in South Carolina.