

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

Consumers may place a “security freeze” on their credit reports, which will prohibit us from releasing any information in their credit reports without their 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. If you place a security freeze on your credit report, 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 with MicroBilt for placing a security freeze on a credit report. To request a security freeze, send all of the requested information via certified mail 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.; 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 police case number documenting identity fraud, investigative or incident report or complaint with a law enforcement agency or the 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. 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. 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 (PIN) 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 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, call 1-888-222-7621, then provide your identification information and PIN. There is no fee with MicroBilt for temporarily removing a 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 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 a copy of your personal identification information and proof of your address as specified in this letter. There is no fee with MicroBilt for permanently removing a security freeze. Mail the requested information.

In addition, a protected consumer according to Utah state law is a consumer under the age of 16 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.

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, as well as a copy of the protected consumer’s birth certificate and Social Security card. Once we have received your request and all of the required information for both you and the protected consumer, a freeze will be placed on the protected consumer’s credit file. If a credit file for the protected consumer does not currently exist, a file for the protected consumer will be created.

MicroBilt does not knowingly maintain credit information on minors. If you are the protected consumer's representative, be sure to include a copy of the court document or notarized written statement naming you as the representative.

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 to place or remove a freeze on a protected consumer.