Notification of Rights for Kansas Consumers
Security Freeze Process

Consumers in your state have the right to 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 from MicroBilt for this process. To request a security freeze, call toll free 1-888-222-7621 or send all of the requested information via certified or regular mail to, by writing to us at 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 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, an incident report or complaint filed with a law enforcement agency
* 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 (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. Send copies of any documents you wish to provide 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.

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.

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

To permanently remove a security freeze, call toll free 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 Kansas state law is a consumer under 16 years of age at the time of the request or an incapacitated person or protected 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. There is no fee from MicroBilt for this process.

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 other appropriate court appointed documents. There is no fee from MicroBilt for this process.

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. There is no fee from MicroBilt for this process.

Once all of the required information is received, we will place or remove a security freeze on the protected consumer's credit file within 30 days. There is no fee from MicroBilt for this process.