



BY CHECKING THIS BOX, YOU ENROLL AS A MEMBER OF PAYMENT REPORTING BUILDS CREDIT ("PRBC") AND ACCEPT THE TERMS AND CONDITIONS IN THIS AGREEMENT AND YOU AGREE, ACKNOWLEDGE AND CONSENT THAT: YOUR PERSONAL INFORMATION WILL BE COLLECTED, USED, DISCLOSED AND OTHERWISE HANDLED IN ACCORDANCE WITH THE PRIVACY POLICY SET FORTH IN THE AGREEMENT; MEMBERSHIP IN THE ALTERNATIVE CONSUMER REPORTING AGENCY, PRBC, HELPS YOU BUILD A CONSUMER CREDIT PROFILE AND SCORE, WHICH MAY ASSIST YOU TO OBTAIN FUTURE FINANCIAL PRODUCTS AND SERVICES FROM A LENDER OR FINANCIAL INSTITUTION; YOU APPOINT MICROBILT / PRBC AS YOUR AGENT TO LOG INTO YOUR ONLINE ACCOUNT (BANK, UTILITY, LANDLORD, SUBSCRIPTIONS, SOCIAL MEDIA, ETC.) ON YOUR BEHALF USING YOUR PROVIDED ID AND PASSWORD, REQUEST YOUR ONGOING TRANSACTION HISTORY DETAILS FROM YOUR ACCOUNT, RETAIN SUCH INFORMATION IN MICROBILT / PRBC'S CREDIT REPORTING SYSTEMS, FOR AS LONG AS NECESSARY TO HELP YOU WITH YOUR FUTURE APPLICATIONS FOR FINANCIAL PRODUCTS AND SERVICES FROM LENDERS WHOM USE OUR CREDIT REPORTING SYSTEM OR SERVICES, OR AS OTHERWISE PERMITTED BY LAW, OR UNTIL YOU END YOUR RELATIONSHIP WITH MICROBILT / PRBC IN ACCORDANCE WITH THE AGREEMENT.