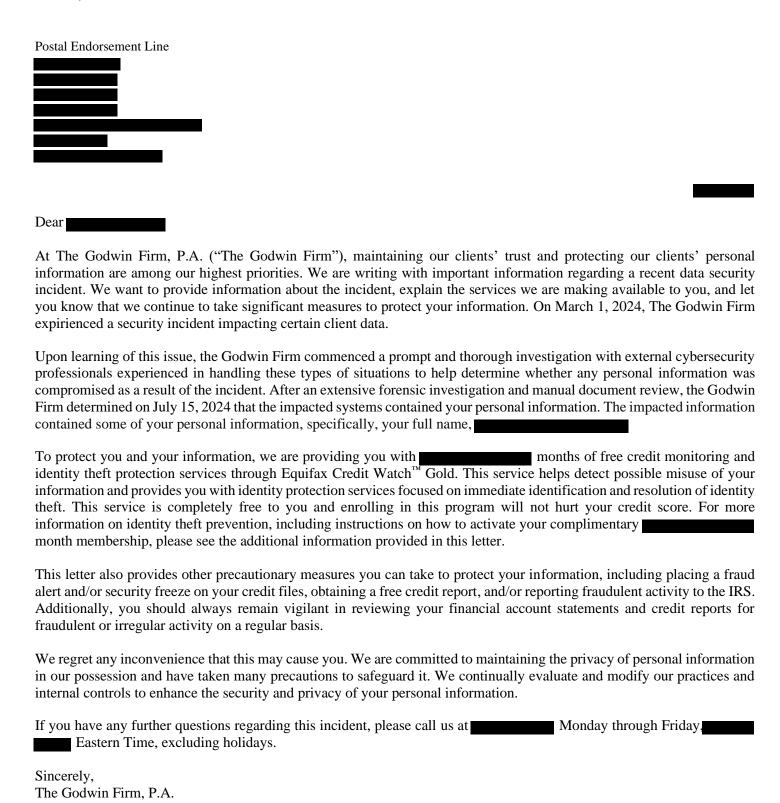


Secure Processing Center P.O. Box 3826 Suwanee, GA 30024



#### - OTHER IMPORTANT INFORMATION -

## 1. Enrolling in Complimentary Month Credit Monitoring.

Go to

Enter your unique Activation Code of

Enter your unique Activation Code of the state of the click "Submit" and follow these 4 steps:

#### 1. Register:

Complete the form with your contact information and click "Continue".

If you already have a account, click the 'Sign in here' link under the "Let's get started" header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4

## 2. Create Account:

Enter your email address, create a password, and accept the terms of use.

## 3. Verify Identity:

To enroll in your product, we will ask you to complete our identity verification process.

#### 4. Checkout:

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

#### You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

#### 2. Placing a Fraud Alert on Your Credit File.

Whether or not you choose to use the complimentary month credit monitoring services, we recommend that you place an initial one-year "fraud alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any <u>one</u> of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

**Equifax** 

P.O. Box 105069

Atlanta, GA 30348-5069 https://www.equifax.com/personal/credit-

report-services/credit-fraud-alerts/

(800) 525-6285

Experian

P.O. Box 9554 Allen, TX 75013

https://www.experian.com/fr

aud/center. html

(888) 397-3742

**TransUnion** 

Fraud Victim Assistance

Department

P.O. Box 2000

Chester, PA 19016-2000

https://www.transunion.co

m/fraud-alerts (800) 680-7289

## 3. Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "security freeze" be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting <u>all three</u> nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to <u>all three</u> credit reporting companies:

**Equifax Security Freeze** 

P.O. Box 105788 Atlanta, GA 30348

https://www.equifax.com/personal

/credit-report-services/credit-

freeze/

(800) 349-9960

(888) 298-0045

**Experian Security Freeze** 

P.O. Box 9554 Allen, TX 75013

http://experian.com/freeze

(888) 397-3742

**TransUnion Security Freeze** 

P.O. Box 160

Woodlyn, PA 19094

https://www.transunion.com/cred

it-freeze

(888) 909-8872

In order to place the security freeze, you'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

## 4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from <u>each</u> of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

#### 5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

# 6. Reporting Identity Fraud to the IRS.

If you your attempt to file your federal tax returns electronically was rejected or if you received a notice from the IRS indicating someone was otherwise using your Social Security number, it is recommended that you do the following:

- File an Identity Theft Affidavit (Form 14039) with the IRS (the form can be downloaded at: https://www.irs.gov/pub/irs-pdf/f14039.pdf)
  - o Instructions for Form 14039 In Section A check box 1. / In Section B check box 2. / Insert this in the "Please provide an explanation" box: I receive notice that my name and Social Security number may have been used to file a fraudulent tax return that was accepted by the IRS and/or state tax agency.
    - This form should be mailed or faxed to the IRS: Internal Revenue Service, Fresno, CA 93888-0025; 855-807-5720
- Call the IRS at (800) 908-4490, ext. 245 to report the situation (the unit office is open Monday through Friday from 7 am to 7 pm); and/or
- File a police report with your local police department. It may be appropriate to provide a copy of this letter.

Additional information regarding preventing tax-related identity theft can be found at: <a href="http://www.irs.gov/uac/Identity-Protection">http://www.irs.gov/uac/Identity-Protection</a>.

For further information and guidance from the IRS about tax-related identity theft, please visit: <a href="https://www.irs.gov/uac/taxpayer-guide-to-identity-theft">https://www.irs.gov/uac/taxpayer-guide-to-identity-theft</a> (Taxpayer Guide to Identity Theft) and <a href="https://www.irs.gov/pub/irs-pdf/p5027.pdf">https://www.irs.gov/pub/irs-pdf/p5027.pdf</a> (IRS Publication 5027, Identity Theft Information for Taxpayers).

You may request an IRS Identity Protection PIN (IP PIN) at <a href="https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin">https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin</a>. An IP PIN is a six-digit number that prevents someone else from filing a tax return using your Social Security number or Individual Taxpayer Identification Number. The IP PIN is known only to you and the IRS. It helps IRS verify your identity when you file your electronic or paper tax return.

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**Massachusetts Residents:** Under Massachusetts law, you have the right to obtain a police report in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.