

STEPS YOU CAN TAKE

Below is information on steps you can take to protect yourself if you feel necessary.

- **ACTIVATE Your FREE Experian IdentityWorksSM Product NOW in Three Easy Steps.** To help protect your identity, we are offering you a **complimentary membership** of Experian's IdentityWorks product for **24 months**. This product helps detect possible future misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft. IdentityWorks Alert is completely free to you and enrolling in this program will not hurt your credit score.
1. **ENSURE You Enroll By:** November 29, 2024 **(Your code will not work after this date.)**
 2. **VISIT the Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
 3. **PROVIDE Your Activation Code:**

If you have questions about the IdentityWorks or need an alternative to enrolling online, **please call** and provide engagement . A credit card is not required for enrollment. Once your IdentityWorks membership is activated, you will receive the following features:

- **Experian Credit Report at Signup:** See what information is associated with your credit file. Daily credit reports are available for online members only. ¹
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Restoration Agents are immediately available to help address credit/non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance:** ² Provides coverage for certain costs and unauthorized electronic fund transfers.

You must activate your membership by the Enrollment Date (noted above) by enrolling at <https://www.experianidworks.com/3bcredit> or calling to register your activation code above in order for this service to be activated. Once your enrollment in IdentityWorks is complete, carefully review your credit report for inaccurate or suspicious items. If you have any questions about IdentityWorks, need help understanding something on your credit report, or suspect that an item on your credit report may be fraudulent, please contact Experian's customer team at

ADDITIONAL STEPS YOU MAY WISH TO TAKE

- **REMAIN VIGILANT: REVIEW YOUR ACCOUNT STATEMENTS & REPORT FRAUD AND IDENTITY THEFT. CHANGE PASSWORDS AND SECURITY VERIFICATION QUESTIONS & ANSWERS.** It is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your credit reports, debit/credit card, insurance policy, bank account and other account statements for unauthorized activity—especially over the next 24 months. Activate alerts on your bank accounts to notify you of suspicious activity and change passwords/security verifications as needed – particularly if same password is used over multiple online accounts. If your medical information was involved, it is also advisable to review the billing statements you receive from your healthcare providers. Immediately report suspicious activity, fraudulent charges, or suspected identity theft in your insurance statements, provider billing statements, credit report, credit card or bank accounts to your insurance company, bank/credit card vendor, healthcare provider and law enforcement, including FTC and/or your State Attorney General.
- **FREEZE YOUR CREDIT FILE.** You have a right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, using a freeze to take control over who gets access to the personal/financial information in your credit report may delay, interfere with, or prohibit the timely approval

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² The Identity Theft Insurance is underwritten and administered by , an . Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

of any subsequent request or application made regarding a new loan, credit, mortgage, or any other account involving extension of credit. Security freeze generally does not apply to existing account relationships and when a copy of your report is requested by existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. It is free to place, lift, or remove a security freeze. To place a security freeze on your credit report, contact each of the following credit bureaus and clearly explain in the call/letter that you are requesting a security freeze:

- *Equifax*, PO Box 105788, Atlanta, GA 30348, www.equifax.com, 1-800-685-1111
- *Experian*, PO Box 9554, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

To request a security freeze, provide your full name (middle initial, Jr., Sr., II, III, etc.), Social Security Number, date of birth; home addresses over the past 5 years; proof of current address such as a current utility bill or telephone bill; photocopy of government issued identification card (driver's license or ID card, military ID, etc.); and if you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft. If you request a security freeze via toll-free telephone or other secure electronic means, credit reporting agencies have 1 business day after receiving the request to place the freeze. In the case of a request made by mail, the agencies have 3 business days after receiving your request to place a security freeze on your credit report. Credit agencies must also send written confirmation within 5 business days and provide a unique personal identification number (PIN) or password, or both that can be used to authorize the removal or lifting of the security freeze. To lift the freeze to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and PIN or password provided when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have 3 business days after receiving a request to lift freeze for those identified entities or for the specified period of time. To remove the freeze, you must send a written request to the 3 credit bureaus by mail and include proper identification (name, address, & social security number) and PIN number or password provided when you placed the freeze. The credit bureaus have 3 business days after receiving the request to remove the freeze.

- **PLACE FRAUD ALERTS ON YOUR CREDIT FILE.** As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is an alert lasting 7 years. Contact the 3 credit reporting agencies listed above to activate an alert.
- **ORDER FREE ANNUAL CREDIT REPORTS.** Visit www.annualcreditreport.com or call 877-322-8228 to obtain 1 free copy of your credit report annually. Periodically review a copy of your credit report for discrepancies and identify accounts you did not open or inquiries you did not authorize. For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents: You may obtain one or more (depending on the state) copies of your credit report, free of charge. You must contact each of the 3 credit reporting agencies directly to obtain such additional reports.
 - *Equifax*, PO Box 105281, Atlanta, GA 30348, www.equifax.com, 1-800-685-1111
 - *Experian*, PO Box 9554, Allen, TX 75013, www.experian.com, 1-888-397-3742
 - *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800
- **OBTAIN POLICE REPORT:** You have a right to a police report about this incident (if any exists). If you're an identity theft victim, you have the right to file a police report and obtain a copy of it. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Notification of this incident has not been delayed as a result of a law enforcement investigation.
- **SUMMARY OF YOUR RIGHTS UNDER FAIR CREDIT REPORTING ACT (FCRA):** FCRA promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Your major rights under the FCRA are summarized below. For more information, including information about

additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552. (1) You must be told if information in your file has been used against you. (2) You have the right to know what is in your file. (3) You have the right to ask for a credit score. (4) You have the right to dispute incomplete or inaccurate information. (5) Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. (6) Consumer reporting agencies may not report outdated negative information. (7) Access to your file is limited. (8) You must give your consent for reports to be provided to employers. (9) You may limit “prescreened” offers of credit and insurance you get based on information in your credit report. (10) You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. (11) You may seek damages from violators. (12) Identity theft victims and active-duty military personnel have additional rights.

➤ **CONTACT LAW ENFORCEMENT, FEDERAL TRADE COMMISSION (FTC), AND STATE ATTORNEY GENERAL.** If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact law enforcement, the FTC and/or the Attorney General’s office in your home state. You may also contact these agencies for information on fraud alerts and security freezes and how to prevent or minimize the risks of identity theft. You may contact the FTC at www.ftc.gov/idtheft; FTC hotline is 877-438-4338; TTY: 1-866-653-4261 or write to FTC, 600 Pennsylvania Ave., NW, Washington, D.C. 20580. Below is additional information for residents of the following states:

- **Connecticut:** You may contact and obtain information from Connecticut Attorney General’s Office, 165 Capitol Ave, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag.
- **District of Columbia:** You may contact and obtain information from Office of the Attorney General for the District of Columbia, 400 6th Street, NW, Washington, DC 20001, 1-202-727-3400, databreach@dc.gov, www.oag.dc.gov.
- **Iowa:** You are advised to report any suspected identity theft to law enforcement or Iowa Attorney General, 1305 E. Walnut Street, Des Moines, IA 50319, <https://www.iowaattorneygeneral.gov>, 515-281-5926 or 888-777-4590.
- **Maryland:** You may contact and obtain information from your state attorney general at Maryland Attorney General’s Office – Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-410-576-6300; <https://www.marylandattorneygeneral.gov/> Consumer Hotline 1-410-528-8662, or consumer@oag.state.md.us.
- **Massachusetts:** You may contact and obtain information from Office of Massachusetts Attorney General, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html. The mitigation services outlined above are offered pursuant to Mass. Gen. Laws Ann. Ch.93H, § 3(b).
- **New York:** You may contact and obtain information from New York Department of State Division of Consumer Protection, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection>; and New York State Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>.
- **North Carolina:** You may contact and obtain information from North Carolina Attorney General’s Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov.
- **Oregon:** You are advised to report any suspected identity theft to law enforcement, FTC, and Oregon Attorney General. 1162 Court Street, NE, OR 97301, <http://www.doj.state.or.us>, or 503-378-6002.
- **Rhode Island:** You may contact and obtain information from Rhode Island Attorney General Office, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, www.riag.ri.gov. Rhode Island residents were impacted by this incident.
- **South Carolina:** South Carolina Department of Consumer Affairs may be reached at 293 Greystone Blvd., Ste. 400, Columbia, SC 29210, www.consumer.sc.gov, 800-922-1594.
- **Vermont:** If you do not have Internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General’s Office at 802-656-3183 (800-649-2424 toll free in Vermont only).