Law Office of Aaron Burke, P.C.

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Via Email and US Mail

DATE

NAME STREET TOWN, MA, ZIP

RE: Potential Data Breach

Dear XXXXX:

As a precautionary measure, I am writing to let you know about a data security incident that may involve your personal information. While I have no evidence of attempted or actual misuse of your information because of this incident, I am providing you with steps you can take to help protect yourself.

A breach of security of your personal information occurred at some point between November 27, 2024 and December 2, 2024. The breach occurred while your personal information was under the custody and control of Federal Express (FEDEX).

Once I learned of the matter, I took immediate action to mitigate any potential risk. I have filed a complaint with FEDEX and they have initiated an investigation. I have also reported the incident to the Massachusetts Office of Consumer Affairs and Business Regulation and the Massachusetts Attorney General as per M.G.L. 93H. I will contact you once I have more information about the outcome of the investigation.

Out of an abundance of caution, I have arranged for you to activate, at no cost to you, an online credit monitoring service for twenty-four (24) months provided by IDX. Due to privacy laws, I cannot activate these services for you directly. Following please find the information you need to activate your free credit monitoring service:

Self-Enroll URL: https://app.idx.us/account-creation/protect

By Phone: <u>1-800-939-4170</u>

Enrollment Deadline:

Account Code:

Under Massachusetts law, you have the right to obtain any police report filed regarding 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. Please note that to file a report with law enforcement for identity theft, you will likely need to provide some proof that they have been a victim. Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect their personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General.

The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above.

You are entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one-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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer's name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report.

To request a credit freeze, individuals may need to provide some or all of the following information:

- 1. Full name (including middle initial, as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. Addresses for the prior two to five years;
- 5. Proof of current address, such as a current utility bill or telephone bill;

6. A legible photocopy of a government-issued identification card (state driver's license or

ID card etc.); and

7. A copy of either the police report, investigative report, or complaint to a law enforcement

agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a fraud alert or a credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion	Experian	Equifax
1-800-909-8872	1-888-397-3742	1-800-349-9960
www.transunion.com	www.experian.com	www.equifax.com
TransUnion Fraud Alert	Experian Fraud Alert	Equifax Fraud Alert
P.O. BOX 2000	P.O. Box 9554	P.O. Box 105069
Chester, PA 19016-2000	Allen, TX 75013	Atlanta, GA 30348-5069
TransUnion Credit Freeze	Experian Credit Freeze	Equifax Credit Freeze
P.O. Box 160	P.O. Box 9554	P.O. Box 105788
Woodlyn, PA 19094	Allen, TX 75013	Atlanta, GA 30348-5788

If you should have any further questions, please contact me at XXXXXXXXX

Sincerely, Aaron Burke, Esq.