

[Company Logo]

[Return Address Line 1]  
[Return Address Line 2]

[Insert Recipient's Name]  
[Insert Address]  
[Insert City, State, Zip]

[Date]

**RE: Important Security Notification. Please read this entire letter.**

Dear [First Name] [Last Name]:

I am writing to inform you of a data security incident that may have affected your personal information stored on one of our servers. We take your privacy very seriously and this is why we are informing you of the incident, providing you with steps you can take to protect your personal information, and offering you complimentary identity monitoring and protection services.

**What Happened?** On April 17, 2025, we learned that a server may have been accessed without authorization. We immediately began an investigation to determine what, if any, information had been affected. We engaged digital forensics experts to assist with this process. The investigation identified which files were potentially involved and after we reviewed each of those file, we determined that some of your personal information was within them and may have been exposed.

**What Information Was Involved?** The information contained in those files had both your name and your Social Security Number

**What Are We Doing?** We take the protection of your personal information seriously and are taking steps to prevent a similar occurrence. As soon as we discovered the incident, we took the steps described above. We also notified the Federal Bureau of Investigation and will provide whatever cooperation may be necessary to hold the perpetrators accountable and worked with our digital forensics experts to address the root cause of the incident and implemented additional security measures to protect that server from external access.

#### **BEGIN EXPERIAN REQUIRED PRODUCT LANGUAGE**

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To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for [##] months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for [##] months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary [##]-month membership. This

product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** [Enrollment End Date] by 11:59 pm UTC (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [Enrollment URL]
- Provide your **activation code**: [Activation Code]

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team by [Enrollment End Date] at [TFN] Monday – Friday, 8 am – 8 pm Central Time (excluding major U.S. holidays). Be prepared to provide engagement number [B#####] as proof of eligibility for the Identity Restoration services by Experian.

#### **ADDITIONAL DETAILS REGARDING YOUR [##]-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP**

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

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

#### **END EXPERIAN REQUIRED PRODUCT LANGUAGE**

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**For More Information.** We sincerely regret any inconvenience or concern caused by this incident. If you have further questions or concerns, or would like an alternative to enrolling online, please call [Experian TFN] toll-free Monday through Friday from 8 am to 8 pm Central Time (excluding major U.S. holidays). Be prepared to provide your engagement number [B#####].

Sincerely,

[Your Signature Graphic]

[Organization Contact, Title]

[Organization Name]

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

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## Steps You Can Take to Protect Your Personal Information

**Review Your Account Statements and Notify Law Enforcement of Suspicious Activity:** As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

**Copy of Credit Report:** You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You also can contact one of the following three national credit reporting agencies:

### **Equifax**

P.O. Box 105851  
Atlanta, GA 30348  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

### **Experian**

P.O. Box 9532  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

### **TransUnion**

P.O. Box 2000  
Chester, PA 19016  
1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

**Fraud Alert:** Consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. It informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

**Security Freeze:** You may put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. This prevents potential creditors from accessing your credit report without your consent. Thus, a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. To place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

**Additional Free Resources:** You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

### **Federal Trade Commission**

600 Pennsylvania Ave, NW  
Washington, DC 20580  
consumer.ftc.gov, and  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)  
1-877-438-4338

### **California Attorney General**

<https://oag.ca.gov/idtheft>

### **Connecticut Attorney General**

<https://portal.ct.gov/ag/sections/privacy/the-privacy-and-data-security-department>

### **Massachusetts Office of Consumer Affairs**

<https://www.mass.gov/orgs/office-of-consumer-affairs-and-business-regulation>

### **New York Attorney General**

28 Liberty Street  
New York, NY 10005  
<https://ag.ny.gov>  
1-212-416-8433

### **North Carolina Attorney General**

9001 Mail Service Center  
Raleigh, NC 27699  
<https://ncdoj.gov>  
1-877-566-7226

### **Vermont Attorney General**

<https://ago.vermont.gov/privacy-data-seci>

### **Wisconsin Attorney General**

<https://datcp.wi.gov/Pages/Programs/Services/IdentityTheft.aspx>

**You also have certain rights under the Fair Credit Reporting Act (FCRA):** These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit [https://files.consumerfinance.gov/f/documents/bcfc\\_consumer-rights-summary\\_2018-09.pdf](https://files.consumerfinance.gov/f/documents/bcfc_consumer-rights-summary_2018-09.pdf).