



P.O Box 30951 Salt Lake City Utah 84130-0951

Date

Consumer Name

Address

City, MA

## Re: Notice of Data Breach

Dear [insert recipient name]:

Discover takes the privacy of your information seriously. We are writing to notify you that on [DATE] we became aware that your Discover home loan closing packet was lost in transit to our vendor. We are currently investigating the matter, as well as performing an internal review of our vendor responsible for mailing the packet. While we have no reason to believe that your information was or will be misused, we are contacting you out of an abundance of caution and because Discover takes the security of your information very seriously, we are providing you with identity theft protection.

Under Massachusetts law, you have the right to obtain any police report filed 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.

You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

### Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

1-800-349-9960

<https://www.equifax.com/personal/credit-report-services/>

### Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

<https://www.experian.com/freeze/center.html>

### TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

<https://www.transunion.com/credit-freeze>



In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

### Credit Monitoring

We sincerely regret any inconvenience or concern this incident may cause. We take this incident very seriously and are committed to assuring the security of your data. As a protective measure, we have arranged to have Experian's Identity Restoration support available to you and provide you with a **complimentary** two-year membership of Experian's IdentityWorks<sup>SM</sup> product and services, which includes the Identity Restoration support. The IdentityWorks product helps detect the possible misuse of your personal information and provides you with superior detection and resolution of identity theft. IdentityWorks is completely free for two years; and enrolling in the program will not hurt your credit score.

### Activate IdentityWorks<sup>SM</sup> Now in Three Easy Steps

**NOTE:** Ensure that you **enroll by:** **[DATE]** (Your code will not work after this date.)

- **1. Visit** the Experian IdentityWorks website to enroll: [www.experianidworks.com/3bplus](http://www.experianidworks.com/3bplus)
- **2. Provide your activation code:** **[CODE]**
- **3. Provide** certain personal information needed for enrollment and authentication.

A credit card is **not** required for enrollment in Experian IdentityWorks.



ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

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, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **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.
- **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

While we encourage you to activate the fraud detection features available through Experian IdentityWorks, as previously mentioned above, you may use the Identity Restoration support services that will be available to you until **[DATE]**, even if you choose not to enroll in Experian's IdentityWorks product at this time. If you believe there was fraudulent use of your information as a result of this incident, or 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 at (833) 931-7577. Be prepared to provide engagement number **[CODE]** as proof of eligibility for the identity restoration services by Experian.

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 each of the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

We encourage you to remain vigilant for incidents of fraud and identity theft by reviewing your account statements, and monitoring your credit reports for suspicious activity.

We will continue to take all necessary steps to protect your private information. Should you have questions regarding this letter, please contact us at **1-855-361-3435 on Weekdays 8am–Midnight ET, and Weekends 10am–6pm ET.**

Sincerely,

Discover

\* 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 the coverage. Coverage may not be available in all jurisdictions.





**WHAT YOU CAN DO:**  
**ADDITIONAL ACTIONS TO HELP REDUCE YOUR CHANCES OF IDENTITY THEFT**

➤ **PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE**

At no charge, you can have the major credit bureaus place a fraud alert on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. An **initial 90 day security alert** indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

**Equifax**  
 PO Box 105069  
 Atlanta, GA 30348-  
 5069  
 1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**  
 PO Box 9554  
 Allen, TX 75013  
 1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**  
 PO Box 2000  
 Chester, PA 19016  
 1-800-680-7289  
[www.transunion.com](http://www.transunion.com)

**Innovis**  
 PO Box 26  
 Pittsburgh, PA 15230-  
 0026  
 1-800-540-2505  
[www.innovis.com](http://www.innovis.com)

➤ **PLACE A SECURITY FREEZE ON YOUR CREDIT FILE**

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report entirely, which will prevent them from extending credit. With a Security Freeze in place, you will be required to take special steps when you wish to apply for any type of credit, employment, housing or other services. This process is also completed through each of the consumer reporting companies. To place a security freeze on your credit report for free, you can send a written request to each of the three major consumer reporting agencies listed below:

**Equifax**  
 800-349-9960  
[www.equifax.com/personal/credit-report-services/credit-freeze/](http://www.equifax.com/personal/credit-report-services/credit-freeze/)

**Experian**  
 P.O. Box 9554  
 Allen, TX 75013  
 888-397-3742  
[www.experian.com/freeze](http://www.experian.com/freeze)

**TransUnion**  
 P.O. Box 160  
 Woodlyn, PA 19094  
 888-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

➤ **ORDER YOUR FREE ANNUAL CREDIT REPORTS**

Under United States law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228 for your free credit report.

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.

➤ **MANAGE YOUR PERSONAL INFORMATION**

Take steps such as: carrying only essential documents with you; being aware of whom you are sharing your personal information with and shredding receipts, statements, and other sensitive information.

➤ **USE TOOLS FROM CREDIT PROVIDERS**

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity



on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

➤ **FILE A POLICE REPORT**

You have the right to obtain any police report filed 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.

➤ **OBTAIN MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF**

- Visit <https://www.experian.com/blogs/ask-experian/category/fraud-and-identity-theft> for general information regarding protecting your identity.
- **FEDERAL TRADE COMMISSION:** You can further educate yourself regarding identity theft, security freezes, fraud alerts, and the steps you can take to protect yourself against identity theft and fraud by contacting the Federal Trade Commission. The Federal Trade Commission has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft). Their address is 600 Pennsylvania Ave., NW, Washington, DC 20580.

