

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

Postal Endorsement Line <<Full Name>> <<Address 1>> <<Address 2>> <<Address 3>> <<City>>, <<State>> <<Zip>> <<Country>> \*\*\*Postal IMB Barcode Fidelity Life Association 1350 E. Touhy Avenue Suite 205W Des Plaines, IL 60018 T|F: 312.379.2397

<<Date>>

# NOTICE OF DATA BREACH

#### Dear <<Full Name>>,

At Fidelity Life Association, our customers are our top priority. Unfortunately, as is the case with many organizations regardless of their level of security, we recently experienced an incident that may have exposed information that you shared with us as part of the application process. We are reaching out to provide you more information on the incident.

#### WHAT HAPPENED

We determined that there was unauthorized activity associated with an online storage location that we use for temporary storage of application-related documentation. The activity occurred intermittently from January 16 to February 12, but our broader computer environment was not impacted. While our investigation did not uncover evidence that the information in the storage location was actually accessed, we are providing notice to you out of an abundance of caution.

## WHAT INFORMATION WAS INVOLVED

Our investigation determined that the following types of personal information were contained in the online storage location: full name, address, date of birth, medical information, and driver's license numbers.

### WHAT WE ARE DOING

When we became aware of the suspicious activity, we immediately began working with third-party experts to investigate the incident. We also implemented measures designed to protect against similar activity in the future.

## WHAT YOU CAN DO

Enclosed with this letter you will find steps you can take to protect yourself. In addition, we are offering a complimentary two-year membership to Experian IdentityWorks. This product helps detect possible misuse of personal information. To register, please:

- Ensure that you **enroll by:** <<**Enrollment Deadline**>> (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <u>https://www.experianidworks.com/3bcredit</u>
- Provide your activation code: <<Activation code>>

If you have questions or want an alternative to enrolling in Experian IdentityWorks online, please contact Experian at 877-288-8057 by <<Enrollment Deadline>>> and provide them engagement number <<Engagement Number>>>.

## FOR MORE INFORMATION

We have established a toll-free call center to support you and answer your questions. You can contact the call center at 888-408-3005, available Monday through Friday from 8:00 a.m. to 8:00 p.m. Central time, excluding holidays, and one of our representatives will be happy to assist you.

Sincerely,

John Buchanan EVP & General Counsel

### ADDITIONAL STEPS YOU CAN TAKE

**Remain vigilant** – We encourage you to remain vigilant for fraud or identity theft by reviewing your account statements and free credit reports. You can also find additional suggestions at <u>www.IdentityTheft.gov/</u>.

- You should confirm that your credit card company has the correct address on file for you and that all charges on the account are legitimate. If you discover errors or suspicious activity, you should immediately contact the credit card company and inform them that you have received this letter.
- You should obtain and review a free copy of your credit report by visiting <u>www.annualcreditreport.com</u> or calling (877) 322-8228. You may obtain a copy of your credit report, free of charge, once per week. We recommend you do so and if the report is incorrect, you should contact the appropriate consumer reporting agency—Equifax, Experian, or TransUnion.

**Consider placing a fraud alert or security freeze on your credit file** – Consumer reporting agencies have tools you can use to protect your credit, including fraud alerts and security freezes.

- A fraud alert is a cautionary flag you can place on your credit file to notify companies extending you credit that they should take special precautions to verify your identity. A fraud alert is free and will stay on your credit report for one (1) year, but you can renew it. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. You can contact any of the three consumer reporting agencies to place fraud alerts with each agency. Additional information is available at www.annualcreditreport.com.
- A security freeze is a more dramatic step that will prevent others from accessing your credit report, which will prevent them from extending you credit. You must contact each consumer reporting agency separately to order a security freeze, and they may require you to provide them with your full name, Social Security number, date of birth, and current and previous addresses. There is no fee for requesting, temporarily lifting, or permanently removing a security freeze with any of the consumer reporting agencies. You can obtain more information about security freezes by contacting the consumer reporting agencies or the Federal Trade Commission.

**Report suspicious activity** – If you believe you are the victim of identity theft, consider (1) notifying your Attorney General, local law enforcement, or the Federal Trade Commission; (2) filing a police report and requesting a copy of that report; and (3) visiting <u>www.IdentityTheft.gov/</u> to report the issue and get recovery steps.

**Contact relevant authorities** – You may contact the below resources to (1) get more information on fraud alerts or security freezes and (2) learn more about protecting yourself from fraud or identity theft.

Federal Trade Commission	Equifax	Experian	TransUnion
600 Pennsylvania Ave. NW	P.O. Box 740241	P.O. Box 9701	P.O. Box 2000
Washington, DC 20580	Atlanta, GA	Allen, TX 75013	Chester, PA 19016
(202) 326-2222	30374	(888) 397-3742	(888) 909-8872
www.ftc.gov	(800) 685-1111	www.experian.com	www.transunion.com
	www.equifax.com		

**Review the Fair Credit Reporting Act** – You also have certain rights under the Fair Credit Reporting Act (FCRA), including the right to know what is in your file, to dispute incomplete or inaccurate information, and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, and your rights pursuant to the FCRA, please visit: https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf.

*For Maryland Residents:* the Maryland Attorney General may be contacted at: Office of the Attorney General, 200 St. Paul Place, 25th Floor, Baltimore, MD 21202; (888) 743-0023; www.marylandattorneygeneral.gov.

*For North Carolina Residents:* the North Carolina Attorney General may be contacted at: Office of the Attorney General, 9001 Mail Service Center, Raleigh, NC 27669; (919) 716-6400; www.ncdoj.gov.

*For Washington, D.C., Residents:* the District of Columbia Attorney General may be contacted at: Office of the Attorney General, 400 6th St. NW, Washington, DC 20001; (202) 727-3400, www.oag.dc.gov.

You can also find your Attorney General's contact information at: https://www.usa.gov/state-attorney-general.

This notice was not delayed due to an investigation of the incident by law enforcement.