



Secure Processing Center
25 Route 111, P.O. Box 1048
Smithtown, NY 11787

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

***Postal IMB Barcode

<<Date>>

Dear <<Full Name>>:

StrataDx¹ writes to inform you of an event involving certain personal information related to you. Due to Massachusetts law, we are unable to provide you with details about the nature of this event. Although there is no indication of a specific impact to your information nor any identity theft or fraud in relation to this event, we are providing you with resources available to help protect your information, should you feel appropriate to do so. The privacy and security of information is amongst our highest priorities. As an additional precaution, we are offering you access to 24 months of complimentary credit monitoring and identity restoration services through Epiq. A description of your services and how to instructions regarding how to enroll can be found below. Please note that you must complete the enrollment process yourself as we are not permitted to enroll you in these services.



Activation Code: <<ACTIVATION CODE>>
Enrollment Deadline: <<ENROLLMENT DEADLINE>>
Coverage Length: 24 Months

Epiq - Privacy Solutions ID
1B Credit Monitoring - Plus

How To Enroll:

1. Visit www.privacysolutionsid.com and click "Activate Account"
2. Enter the following activation code, <<Activation Code>> and complete the enrollment form
3. Complete the identity verification process
4. You will receive a separate email from noreply@privacysolutions.com confirming your account has been set up successfully and will include an Access Your Account link in the body of the email that will direct you to the log-in page
5. Enter your log-in credentials
6. You will be directed to your dashboard and activation is complete!

Product Features:

1-Bureau Credit Monitoring with Alerts

Monitors your credit file(s) for key changes, with alerts such as credit inquiries, new accounts, and public records.

VantageScore® 3.0 Credit Score and Report¹

1-Bureau VantageScore® 3.0 (annual) and 1-Bureau Credit Report.

¹ The parent company affiliated with StrataDx is Inform Diagnostics, Inc.

SSN Monitoring (High Risk Transaction Monitoring, Real-Time Authentication Alerts, Real-Time Inquiry Alerts)

Detect and prevent common identity theft events outside of what is on your credit report. Real-time monitoring of SSNs across situations like loan applications, employment and healthcare records, tax filings, online document signings and payment platforms, with alerts.

Dark Web Monitoring

Scans millions of servers, online chat rooms, message boards, and websites across all sides of the web to detect fraudulent use of your personal information, with alerts.

Change of Address Monitoring

Monitors the National Change of Address (NCOA) database and the U.S. Postal Service records to catch unauthorized changes to users' current or past addresses.

Credit Protection

3-Bureau credit security freeze assistance with blocking access to the credit file for the purposes of extending credit (with certain exceptions).

Personal Info Protection

Helps users find their exposed personal information on the surface web—specifically on people search sites and data brokers – so that the user can opt out/remove it. Helps protect members from ID theft, robo calls, stalkers, and other privacy risks.

Identity Restoration & Lost Wallet Assistance

Dedicated ID restoration specialists who assist with ID theft recovery and assist with canceling and reissuing credit and ID cards.

Up to \$1M Identity Theft Insurance²

Provides up to \$1,000,000 (\$0 deductible) Identity Theft Event Expense Reimbursement Insurance on a discovery basis. This insurance aids in the recovery of a stolen identity by helping to cover expenses normally associated with identity theft.

Unauthorized Electronic Funds Transfer- UEFT²

Provides up to \$1,000,000 (\$0 deductible) Unauthorized Electronic Funds Transfer Reimbursement. This aids in the recovery of stolen funds resulting from fraudulent activity (occurrence based).

If you need assistance with the enrollment process or have questions regarding Epiq – Privacy Solutions ID 1B Credit Monitoring - Plus, please call directly at **866.675.2006**, Monday-Friday 9:00 a.m. to 5:30 p.m., ET.

1 The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore® credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

2 Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. or American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your 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 you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one 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 your name without your consent. You should be aware, however, that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you may need to provide the following information, depending on whether you make the request online, by phone, or by mail:

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.);
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.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Under Massachusetts law, you have the right to obtain any police report filed in regard to this event. 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 further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or the Massachusetts Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 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. You can obtain further information on how to file such a complaint by way of the contact information listed above.

If you have additional questions, you may call 888-289-6908 toll-free from 9:00 a.m. - 9:00 p.m. Eastern Time, excluding major U.S. holidays. You may also write to StrataDx at One Cranberry Hill Suite 303, Lexington, MA 02124.

Sincerely,

StrataDx