

Secure Processing Center
P.O. Box 62
Farmingdale, NY 11735

Postal Endorsement Line
<<Full Name>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<City>>, <<State>> <<Zip>>
<<Country>>
***Postal IMB Barcode

<<Date>>

Dear <<Full Name>>:

American Campus Communities LLC ("ACC") recognizes the importance of protecting information. We are writing to inform you of a data security incident that involved your name and <<Breached Elements>> as a current or former employee of ACC. This letter explains the measures we have taken and some steps you may consider taking in response.

We are notifying you of this incident and want to assure you that we take it seriously. We have arranged for you to receive a two-year complimentary membership to credit monitoring and identity theft protection services via Epiq's Privacy Solutions ID. This product is designed to detect potential misuse of your information and offers identity protection solutions aimed at identifying and resolving instances of identity theft. Activating this product will not affect your credit score. For more information on additional steps you can take, including instructions on how to activate your membership, please review the pages that follow this letter.

We regret that this incident occurred. To help prevent something like this from happening again, we have taken additional steps to enhance our existing security measures. If you have any questions, please call our dedicated helpline at 888-517-6461, Monday through Friday, between 9:00 a.m. and 9:00 p.m., Eastern Time.

Sincerely,

American Campus Communities LLC

<<Full Name>>
Activation Code: <<ACTIVATION CODE>>
Enrollment Deadline: <<ENROLLMENT DEADLINE>>
Coverage Length: <<12/24>> Months

Epiq Monitoring Solutions
3B Credit Monitoring

How To Enroll:

1) Visit https://epiqmonitoringsolutions.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@epiqmonitoringsolutions.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 https://2.epiqmonitoringsolutions.com.
5) Enter your log-in credentials.
6) You will be directed to your dashboard and activation is complete!

Product Features:

3-Bureau Credit Monitoring with Alerts
Monitors your credit file(s) with each of the 3 Credit Bureaus for key changes, with alerts such as credit inquiries, new accounts, and public records.

VantageScore® 3.0 Credit Score with Score Tracker[1]
1-Bureau VantageScore®3.0 (monthly) and Credit Score Tracker.

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 (i.e. name, date of birth, addresses, email addresses, phone numbers, driver's licenses, passports, bank accounts, credit cards, mother's maiden name, medical record numbers, national provider identifier number, crypto wallets, gamertags, usernames), 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 $5M Identity Theft Insurance[2]
Provides up to $5,000,000 ($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- UEFT and 401k/HSA Cash Recovery[2]
Provides up to $1,000,000 ($0 deductible) Unauthorized Electronic Funds Transfer Reimbursement and $1,000,000 ($0 deductible) 401k/HSA Cash Recovery. 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 Monitoring Solutions 3B Credit Monitoring, 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.

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every week from each of the three nationwide credit reporting companies. To order your weekly free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-888-378-4329
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-833-799-5355

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.identitytheft.gov

Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to request a credit freeze from a consumer reporting agency, free of charge, so that no new credit can be opened in your name without your permission. A freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze.

Unlike a fraud alert, you must separately place a freeze on your credit file at each credit bureau. To place a freeze on your credit report, contact them online or by phone or mail and provide proper identification of your identity. The following information must be included when requesting a security freeze (note that if you are requesting a freeze for your spouse, this information must be provided for them as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; and (4) current address and any previous addresses for the past five years.

Below, please see relevant contact information for the three consumer reporting agencies:

Equifax	***Experian***	***TransUnion***
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348-5788	Allen, TX 75013	Woodlyn, PA 19094
www.equifax.com	www.experian.com	www.transunion.com
(800) 685-1111	(888) 397-3742	(888) 909-8872

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether.

If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

Under Massachusetts law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: Office of the Massachusetts Attorney General, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html