Garney Construction
c/o Cyberscout
555 Monster Rd SW
Renton, WA 98057

Jane A Sample
126 Main St
Apt A
Test MA Adult, XX ABC12 DE37

Date

Dear Jane Sample:

Garney recognizes the importance of protecting the information we maintain. We are writing to let you know about a data security incident that involved some of your information, including your name and one or more of the following: Social Security number, driver's license number, and/or state identification card number. This notice explains the measures we have taken, and some additional steps you may consider taking in response.

We regret any inconvenience or concern this incident may cause you. We have arranged for you to receive a 24-month membership of credit monitoring services at Garney's cost. Enrolling in these services is easy and will not hurt your credit score. For more information on the credit monitoring services, including instructions on how to activate your complimentary membership, as well as some additional steps you can take in response to this incident, please see the pages that follow this letter.

For More Information. We regret any inconvenience or concern this incident may cause you. If you have any questions about the incident or require assistance, please call the Garney incident response line at 1-800-405-6108, Monday through Friday, from 8:00 a.m. to 8:00 p.m., Eastern Time.

Sincerely,

Garney Holding Company

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Enroll In Credit Monitoring Services

To enroll in Credit Monitoring services at no charge, please log on to https://bfs.cyberscout.com/activate and follow the instructions provided.

When prompted please provide the following unique code to receive services: **ABC123DEF456**

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age.

Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

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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 annual 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

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.

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 put request a credit freeze, also known as a security freeze, on your credit file, free of charge, which from a consumer reporting agency, free of charge. 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. This makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- *Experian Security Freeze,* PO Box 9554, Allen, TX 75013, www.experian.com
- *TransUnion Security Freeze,* PO Box 2000, Chester, PA 19016, www.transunion.com
- *Equifax Security Freeze,* PO Box 105788, Atlanta, GA 30348, www.equifax.com

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You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

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.

Garney may be contacted by mail at 1700 Swift Street, Suite 200, North Kansas City, MO 64116 or by phone at (816) 741-4600.

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