



## ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

You can contact Experian immediately regarding fraud issues, and you may access the following features once enrolled in Experian IdentityWorks:

- **Experian credit report at signup:** See the information associated with your credit file. Daily credit reports are available for online members only.<sup>1</sup>
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **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 level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance<sup>2</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

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 a free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus.

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. When notified of a consumer’s fraud alert, a business is required to take additional steps to verify the consumer’s identity before extending new credit. If a consumer is the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below. When one major credit reporting bureau is notified, that bureau will notify the others.

Consumers also have the right to place a “credit freeze” on a credit report, which prohibits a credit reporting 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 a consumer’s name without consent. Consumers should be aware, however, that using a credit freeze may delay, interfere with, or prohibit the timely approval of subsequent requests for a new loan, credit, mortgage, or other account involving credit. Unlike a fraud alert, a consumer must contact each of the three major credit reporting bureaus to initiate a credit freeze. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Prior addresses; Proof of current address, such as a current utility bill or telephone bill;
5. A photocopy of a government-issued identification card (such as a state driver’s license or ID card); and
6. If a victim of identity theft, a copy of a police report, investigative report, or complaint to a law enforcement agency.

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<sup>1</sup> Offline members will be eligible to call for additional reports quarterly after enrolling.

<sup>2</sup> 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 coverage. Coverage may not be available in all jurisdictions.

Equifax Fraud Reporting  
1-866-349-5191  
P.O. Box 105069  
Atlanta, GA 30348-5069  
[www.equifax.com](http://www.equifax.com)

Experian Fraud Reporting  
1-888-397-3742  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion Fraud Reporting  
1-800-680-7289  
P.O. Box 2000  
Chester, PA 19022-2000  
[www.transunion.com](http://www.transunion.com)

Under Massachusetts law, you have the right to obtain police reports regarding this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy.

You may learn more regarding identity theft, fraud alerts, credit freezes, and steps to protect personal information by contacting the credit reporting bureaus, the Federal Trade Commission, or the Massachusetts Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 877-ID-THEFT (877-438-4338); and TTY: 866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. To file a report with law enforcement for identity theft, consumers will likely need to provide evidence of the theft. Instances of known or suspected identity theft should also be reported to law enforcement and the Massachusetts Attorney General.

We sincerely regret any inconvenience this may cause. If you have questions regarding this incident, need assistance with Identity Restoration, or would like to enroll by phone, please contact Experian's customer care team by July 31, 2026 at 877-769-1112 Monday – Friday, 6 am – 6 pm Pacific Time (excluding major U.S. holidays). Please provide engagement number ENGAGE# as proof of eligibility for the Identity Restoration services.

Sincerely,

Alaska Air Group Credit Union



