

#14163

seterus™

PO Box 1077, Hartford, CT 06143-1077

Business Hours (Pacific Time)
Monday-Thursday 5 a.m. to 8 p.m.
Friday 5 a.m. to 6 p.m.

Physical Address
14523 SW Millikan Way, Suite 200, Beaverton, OR 97005

Payments
PO Box 54420, Los Angeles, CA 90054-0420

Correspondence, Inquiries, and Notices
PO Box 1077, Hartford, CT 06143-1077

Phone: 866.570.5277
Fax: 866.578.5277
www.seterus.com



XXXX
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January 4, 2019
Seterus Loan number: XXXX

Dear XXXX:

Notice of Data Breach

We are writing to inform you of an incident on 1/2/2018 which may have involved an unauthorized disclosure of your personal information.

What We Are Doing.

The protection of your personal information is important to us. Our Information Security team is reviewing the incident and taking appropriate steps to improve security controls and reduce the risk of your data being inappropriately disclosed.

To help protect your identity we are offering a **complimentary** 12 month credit monitoring service through Kroll Inc. If you wish to enroll in this service, simply contact us at the number above and request a Kroll Enrollment package. This package will contain information regarding the services offered, including enrollment instructions if you wish to enroll in this service. Although there will be no cost to you, the choice to enroll is entirely yours and you must contact us to initiate this service.

What You Can Do.

Remain vigilant with protecting your personal information and monitoring for incidents of fraud or identity theft. In addition to enrolling in credit monitoring services through Kroll, here are some steps you can take to protect yourself from identity theft:

- Regularly review your account statements. Contact your bank if you have any questions or discover any suspicious account activity.
- Regularly change your computer and online account passwords, as well as security questions and answers, to reduce the risk of identity theft.
- Regularly review and monitor your credit report. If you have questions or concerns regarding your credit report, contact the appropriate consumer reporting agency.

Obtain a free copy of your credit report maintained by each of the three major consumer reporting agencies by visiting www.annualcreditreport.com or by calling toll-free 877-322-8228.

Requests can also be made in writing to:

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. COLORADO: SEE WWW.COAG.GOV/CAR FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 141 1669, 141 1665, 141 1663. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.

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Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

- If you suspect that you may be the victim of identity theft, report it to your local law enforcement agency, your State Attorney General and the Federal Trade Commission. If a police report has been filed in regard to this incident, you have a right to obtain a copy.

For More Information.

- Information on steps you can take to avoid identity theft is available from the Federal Trade Commission and/or your State Attorney General.
- Information about fraud alerts and security freezes, including how to place them, is available from the Federal Trade Commission and the national consumer reporting agencies.

State Attorney General - <https://www.mass.gov/orgs/office-of-attorney-general-maura-healey>

Phone Number: 617-727-8400
Mailing Address: 1 Ashburton Place
Boston, MA 02108

Federal Trade Commission - www.consumer.ftc.gov

Phone Number: 1-877-438-4338
Mailing Address: Bureau of Consumer Protection
Federal Trade Commission
600 Pennsylvania Ave. NW
Washington, D.C. 20580

Equifax - www.equifax.com

	<u>Placing a Fraud Alert</u>	<u>Placing a Security Freeze</u>
Phone Number:	1-888-766-0008	1-800-685-1111
Mailing Address:	Equifax Consumer Fraud Division P.O. Box 740256 Atlanta, GA 30374	Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348-5788

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Experian - www.experian.com

	<u>Placing a Fraud Alert</u>	<u>Placing a Security Freeze</u>
Phone Number:	1-888-397-3742	1-888-397-3742
Mailing Address:	Experian P.O. Box 2104 Allen, TX 75013-0949	Experian Security Freeze P.O. Box 9554 Allen, TX 75013

TransUnion - www.transunion.com

	<u>Placing a Fraud Alert</u>	<u>Placing a Security Freeze</u>
Phone Number:	1-800-680-7289	1-888-909-8872
Mailing Address:	TransUnion Fraud Victim Assistance P.O. Box 2000 Chester, PA 19016	TransUnion LLC P.O. Box 2000 Chester, PA 19016

How to Place a Security Freeze on Your Credit Report:

Contact each of the three major consumer reporting agencies using the contact information above. You will need to provide 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.

Sincerely,

Seterus Information Security

Seterus, Inc.

RE: XXXX