

14509



February 5, 2019

Gabrielle Decicco
192 Pleasant Street
Apt. 19
Leominster, MA 01453

Important notice about your personal information

Account Number: EXXXXX6168

Dear Gabrielle Decicco,

As you know, Nelnet has been servicing your student loans since July 22, 2013. Our records indicate that on July 17, 2018, a monthly billing statement was sent to the address we had on file for you, but it was returned to Nelnet on August 14, 2018 by the post office. At that time, Nelnet began attempting to locate an updated address for you.

Nelnet located an address on August 22, 2018, and we began sending billing statements to the new address monthly. On January 22, 2019, a third party advised Nelnet that they had received and opened the January 15, 2019 statement intended for you, and they destroyed the document. The address was then removed from your account.

The statement received by the third party contains your name, account number, and account details.

We do not believe your information will be used inappropriately; however, there are recommended steps all consumers should consider taking to monitor their credit and protect their identity. It's always important to examine your monthly statements, watch for and report any suspicious account activity, and periodically obtain credit reports from each of the nationwide consumer reporting agencies. You can request a free credit report from one or all of the organizations listed below.

Report suspected identity theft or fraud incidents to your financial institution and one of the nationwide consumer reporting agencies listed below to have any fraudulent account information removed from your credit file. For more information on identity theft, please visit the Federal Trade Commission online at www.consumer.gov/idtheft or call 877.IDTHEFT.

It is also recommended that you place a fraud alert with the nationwide consumer reporting agencies, which tells creditors to contact you before they open any new accounts or change your existing accounts. A fraud alert is simple to initiate—just contact any of the agencies listed below. As soon as one consumer reporting agency confirms your fraud alert, the others are notified to place fraud alerts on your credit file. If a credit account is opened without your authorization, contact each of the consumer reporting agencies and request it be removed from your credit file.

Equifax
800.685.1111
www.equifax.com

Experian
800.520.1221
www.experian.com

Innovis
877.261.7685
www.innovis.com

TransUnion
800.888.4213
www.transunion.com

Although we believe your information will not be used inappropriately, we ask that you closely monitor all credit activity over the next 12 to 24 months and immediately report suspected identity theft or fraud incidents to your financial institutions and the

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consumer reporting agencies. If you would like more information about identity theft, please visit the Federal Trade Commission's (FTC) website at www.consumer.gov/idtheft or contact the FTC directly at 877.IDTHEFT.

Please know that we regret any inconvenience or concern this incident may cause you. We believe there is little risk of your personal information being compromised, and Nelnet remains committed to protecting our customers' privacy. Please do not hesitate to contact us at 888.486.4722 with any questions.

Sincerely,

Lindsay R.
Supervisor
Nelnet

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