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12800 Tuckahoe Creek Parkway, Richmond, Virginia 23238  
Phone (804) 747-0422

February 26, 2019



Dear [Redacted]

**What Happened**

I am writing to notify you that a data security incident involving your personal information has occurred. However, CarMax wants you to have peace of mind that your personal information is protected. Therefore, we are providing you with free credit monitoring for 2 years. Details are included below. We sincerely apologize for the situation.

**What You Can Do**

**Police report.** Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

**Credit and identity theft monitoring.** If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this offer is available to you for two-years from the date of this letter and does not require any action on your part at this time.

The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks<sup>SM</sup> as a complimentary two-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: **May 31, 2019** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll:  
<https://www.experianidworks.com/3bcredit>
- Provide your activation code: **2VHVJPMP6**

If you have questions about the product, need assistance with identity restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by **May 31, 2019**. Be prepared to provide engagement number **DB11071** as proof of eligibility for the identity restoration services by Experian.

## ADDITIONAL DETAILS REGARDING YOUR 2-YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only. \*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files 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 high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Additional steps you may take to protect your identity.

**Credit reports.** We recommend that you remain vigilant and take steps to protect yourself from identity theft by reviewing your account statements and by checking your credit report from one or more of the national credit reporting agencies periodically. You are entitled to obtain a free annual credit report from each of the nationwide credit reporting companies—Equifax, Experian, and TransUnion. To do so, please go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. If you notice any suspicious activity, you should promptly report such activity to the proper law enforcement agencies.

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report and promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, your state's attorney general, and/or the Federal Trade Commission ("FTC").

**Fraud alerts.** We also recommend that you consider placing a fraud alert on your credit files. Adding a fraud alert to your credit report file makes it more difficult for someone to get credit in your name by requiring creditors to follow certain procedures. However, this may also delay your ability to obtain credit. No one is allowed to place a fraud alert on your credit report except you, so if you elect to do so, please contact one of the three nationwide credit reporting agencies (see details below); the first agency that processes your fraud alert will notify the others to do so as well.

**Security freeze.** Under Massachusetts law, you may also add a security freeze to your credit report file to prohibit a credit reporting agency from releasing information from your credit report without your prior written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

There is no charge to place a security freeze. To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion by regular, certified or overnight mail at the addresses below:

**Equifax**  
P.O. Box 105788  
Atlanta, GA 30348  
[www.equifax.com](http://www.equifax.com)  
1-888-298-0045

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

**TransUnion**  
P.O. Box 2000  
Chester, PA 19016  
[www.transunion.com](http://www.transunion.com)  
1-888-909-8872

To request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

**Federal Trade Commission, Consumer Response Center**  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338) / [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

Once again, we sincerely apologize for this incident and regret any inconvenience it may cause you.

Sincerely,

Stephen Parson  
Purchasing Manager  
CarMax-Danvers

\* Offline members will be eligible to call for additional reports quarterly after enrolling

\*\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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.