

OnCourse Learning Corporation

Processing Center • P.O. BOX 141578 • Austin, TX 78714

14684



JOHN Q. SAMPLE
1234 MAIN STREET
ANYTOWN US 12345-6789

March 8, 2019

Dear John Sample:

We are writing to notify you that as a result of an incident by an unauthorized third party, your personal information may have been compromised. We take this matter very seriously and apologize for any inconvenience caused. Upon learning of the incident, we immediately began a forensic investigation to determine the extent of the criminal conduct. We have also deployed additional security procedures to prevent future incidents.

In an abundance of caution, we are offering you identity theft prevention and mitigation services at no cost for a period of 12 months. The following identity protection services start on the date of this notice and you can use them at any time during the next 12 months.

AllClear Identity Repair: This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-855-260-2772 and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

AllClear Fraud Alerts with Credit Monitoring: This service offers the ability to set, renew, and remove 1-year fraud alerts on your credit file to help protect you from credit fraud. In addition, it provides credit monitoring services, a once annual credit score and credit report, and a \$1 million identity theft insurance policy. To enroll in this service, you will need to provide your personal information to AllClear ID. You may sign up online at enroll.allclearid.com or by phone by calling 1-855-260-2772 using the following redemption code: Redemption Code.

Please note: Following enrollment, additional steps are required by you in order to activate your phone alerts and fraud alerts, and to pull your credit score and credit file. Additional steps may also be required in order to activate your monitoring options.

We have established a confidential assistance line so you can contact us should you have any questions regarding the incident or the contents of this letter. This confidential assistance line is staffed with professionals familiar with this incident and is operational Monday through Friday, 9:00 a.m. to 9:00 p.m. EST. Please call, toll-free, 1-855-260-2772.

There are certain steps you can take to protect against potential fraudulent activity. 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.



01-01-1

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without 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.

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 740241
Atlanta, GA 30374
1-800-525-6285
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 6790
Fullerton, CA 92834
1-800-680-7289
www.transunion.com

In order 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.

We remain committed to protecting your personal information. We again sincerely apologize for any inconvenience caused by this incident. We are undertaking measures to further secure your personal information, and are continuously monitoring our processes to prevent similar incidents in the future.

Sincerely,

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