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Chase (OH4-VPC3)  
3415 Vision Drive  
Columbus, OH 43219-6009

Questions?  
☎ 1-888-745-0091  
☎ 1-800-955-8060  
🌐 chase.com/privacy

March 8, 2019

Name  
Address  
City, State Zipcode

**Action Needed: You may want to take steps to protect your account**

Reference Number: PRI- 12311200

Dear XXXX:

We take the security of your information seriously and want to let you know about an incident related to your personal information.

**Here's what happened and how it affects you**

As we discussed, we mistakenly mailed your closing disclosure for a new mortgage to your old address and it was received by a third party. The correspondence included your names, address, phone numbers, dates of birth, Social Security numbers, and loan number.

As you advised, the third party returned the closing disclosure documents to you. We regularly remind our employees, including after mistakes, to confirm they are sending information to the right people.

**You can sign up for free credit monitoring**

Please accept our apologies and know that we will work with you to minimize any impact. We are offering you two years of free credit monitoring through Experian's® IdentityWorks®. It helps detect when there are changes to your credit bureau information.

Please see the enclosed important information describing the benefits and how to enroll, as well as the additional steps you can take to help protect yourself.

If you have questions, please call us anytime at 1-888-745-0091.

Sincerely,

Andrew North  
Vice President  
Privacy Operations

Enclosed: Experian's® IdentityWorks® Enrollment Information  
Additional Steps to Help Protect Yourself document

JPMorgan Chase Bank, N.A. Member FDIC

## Experian's® IdentityWorks® Enrollment Information

To help protect your identity, Chase is offering a complimentary membership of Experian's® IdentityWorks®. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

### Activate IdentityWorks® Now in Three Easy Steps

1. **Ensure** that you enroll by: **08/02/2019** (Your code will not work after this date.)
2. **Visit** the IdentityWorks® website to enroll: [www.experianidworks.com/3bcredit](http://www.experianidworks.com/3bcredit)
3. **Provide** your activation code: **XXXXX**

If you have questions or need an alternative to enrolling online, please call 877-890-9332 and provide engagement number: **XXXXX**.

### Additional details regarding your IdentityWorks® membership:

- A credit card is not required for enrollment.
- Once your IdentityWorks® membership is activated, you will receive the following features:
  - Free copy of your Experian® credit report
  - **Surveillance Alerts for Daily Bureau Credit Monitoring:** Alerts of key changes and suspicious activity found on your Experian®, Equifax® and TransUnion® credit reports
  - **Identity Theft Resolution and IdentityWorks® ExtendCARE™:** Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; and contact government agencies.
    - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your IdentityWorks® membership has expired.
  - **\$1 Million Identity Theft Insurance<sup>1</sup>:** Immediately covers certain costs including lost wages, private investigator fees, and unauthorized electronic fund transfers.

Once your enrollment in IdentityWorks® is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about IdentityWorks®, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's® customer care team at 877-890-9332.

<sup>1</sup>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.

## You Can Take Additional Steps to Help Protect Yourself

### Place a 90-day fraud alert on your credit file

An **initial 90-day fraud alert** tells anyone requesting your credit file that you might be at risk for fraud. A lender should verify that you have authorized any request to open a credit account in your name, increase the credit limit and/or get a new card on an existing account. If the lender can't verify this, they shouldn't process the request.

Contact any one of the credit reporting agencies to set up an initial 90-day fraud alert.

#### **Equifax**

PO Box 105069  
Atlanta, GA 30348  
1-866-349-5191  
equifax.com

#### **Experian**

PO Box 9554  
Allen, TX 75013  
1-888-397-3742  
experian.com

#### **TransUnion**

PO Box 2000  
Chester, PA 19016  
1-800-680-7289  
transunion.com

### Place a security freeze on your credit file

A **security freeze** on your credit file prevents anyone from accessing your credit report and therefore from issuing credit in your name. **However, placing a security freeze also may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services.**

Contact all three of the credit reporting agencies above to set up a security freeze with each of them.

### Order your free annual credit reports

Visit [annualcreditreport.com](http://annualcreditreport.com) or call 1-877-322-8228 to get a free copy of your credit reports. Once you receive them:

- Verify that all information is correct.
- Look for discrepancies such as accounts you didn't open or creditor inquiries you didn't authorize.
- Contact the credit reporting agency if you notice incorrect information or have questions.

### Manage your personal information

- Carry only essential documents with you.
- Be cautious about sharing your personal information with anyone else.
- Shred receipts, statements, and other documents containing sensitive information.
- Use anti-virus software on your computer and keep it updated.

### Use tools to monitor your credit and financial accounts

- We suggest that you carefully review your credit reports and bank, credit card and other account information on [chase.com](http://chase.com) and in statements for any transaction you don't recognize.
- We can provide copies of past statements at no cost to you.
- Call us at 1-888-745-0091 to report unauthorized transactions.
- Work with us to close your account(s) and open new ones with new account numbers.
- Create alerts with your credit card company and bank to notify you of activity.
- File an identity-theft report with your local police and contact the credit reporting agency that issued the report if you find unauthorized or suspicious activity on your credit report.

### Get more information about identity theft and ways to protect yourself

- Visit [experian.com/blogs/ask-experian/category/credit-advice/fraud-and-identity-theft/](http://experian.com/blogs/ask-experian/category/credit-advice/fraud-and-identity-theft/)
- Call the Federal Trade Commission (FTC) identity theft hotline at 1-877-438-4338 (TTY: 1-866-653-4261) or visit [IdentityTheft.gov](http://IdentityTheft.gov)

## Important Information for Massachusetts Residents



Massachusetts law allows you to place a security freeze on your credit report. This prohibits a credit reporting agency from releasing any information about your credit report without your written authorization. **However, placing a security freeze also may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services.**

If you are the victim of identity theft, you have the right to file a police report and obtain a copy. If you provide a credit reporting agency with a valid police report, the credit reporting agency cannot charge you to place, lift or remove a security freeze. In all other cases, each credit reporting agency may charge up to \$5 each time you place, temporarily lift, or permanently remove a security freeze.

For instructions on how to place a security freeze, visit the websites of all three major credit reporting agencies, call or write them.

<b>Equifax Security Freeze</b>	<b>Experian Security Freeze</b>	<b>Trans Union Security Freeze</b>
PO Box 105788	PO Box 9554	PO Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19016
1-800-685-1111	1-888-397-3742	1-888-909-8872
<a href="http://equifax.com">equifax.com</a>	<a href="http://experian.com">experian.com</a>	<a href="http://transunion.com">transunion.com</a>

**When requesting a security freeze, you may need to include the following:**

- Your full name, with middle initial as well as Jr., Sr., II, etc.
- Social Security number
- Date of birth
- Current address and all addresses for the past five years
- Proof of current address such as a current utility bill or telephone bill
- Legible copy of a government-issued identification card, such as a state driver's license, state identification card, or military identification
- Payment (if required) by check, money order, or credit card. Do not send cash through the mail.

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