

14774

Tower Legal Solutions Letterhead

<<Name 1>>
<<Address 1>>
<<Address 2>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

Dear <<Name 1>>:

We are writing to inform you of an incident that may have resulted in the disclosure of your name, address and Social Security number. As an employee of Tower Legal Solutions, we take the security of your information very seriously and sincerely apologize for any inconvenience this incident may cause.

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.

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.

It is free to place, lift or remove a security freeze on your credit report. To do so, you must send a written request to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
www.freeze.equifax.com
800-525-6285

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
www.experian.com/freeze
888-397-3742

TransUnion (FVAD)
P.O. Box 2000
Chester, PA 19022
freeze.transunion.com
800-680-7289

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.

Although we are not aware of any misuse of your information, we have arranged with **CyberScout**, an identity theft education and resolution specialist, to provide you with **Single Bureau Credit Monitoring** and **Triple Bureau Credit Report**¹ services at no cost to you. These services provide you with alerts for 24 months from the date of enrollment when changes occur to your Experian credit file. This notification is sent to you the same day that the change or update takes place with the bureau. In addition, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. To enroll in these free services, please log on to <https://www.myidmanager.com> and follow the instructions provided. When prompted, please provide the following unique code to receive services: **<CODE HERE>**

We sincerely regret any inconvenience that this incident may cause you and remain dedicated to protecting your personal information. In addition, we have taken steps to prevent a similar event from occurring in the future, including reviewing and revising our policies and resetting employees' access credentials to ensure our systems are secure.

Tower Legal Solutions remains dedicated to protecting your personal information. Should you have any questions or concerns, or to obtain additional information about the free services described above, please call the CyberScout help line at 1-800-405-6108 and provide the fraud specialist with your unique code.

Sincerely,

Leslie Firtell
Chief Executive Officer

¹ These services require an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.