



CREMATION SOCIETY  
OF PENNSYLVANIA, INC.

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

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R907101ala!!na!!aafat 1234 MAIN STREET  
ANYTOWN US 12345-6789

March 15, 2019

RE: Notice of Data Security Incident

Dear John Sample,

I am writing on behalf of Cremation Society of Pennsylvania, Inc. ("Cremation Society") to provide notice of a compromise to the security of a database that includes your name, address, email address, telephone number, and Social Security number. The incident occurred on or about February 14, 2019. Please note that we are not aware of any actual misuse of the affected data and we do not believe that such misuse is likely. We nonetheless take the security of your personal information very seriously. Although this was an isolated incident, we have updated our procedures to reduce the possibility that such an incident will occur in the future.

We urge you to be vigilant and to review your accounts for any unusual activity. The rest of this letter sets forth important information concerning ways you can protect yourself, as well as identity protection services and credit monitoring that we have obtained for you as a precautionary measure free-of-charge.

Please take note of the following important security measures:

1. We have arranged to have AllClear ID provide identity protection services (including credit monitoring) at no cost to you. The following services start on the date of this notice and you can use them at any time during the next 24 months.

AllClear Identity Repair: This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-855-904-5767 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 90-day 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. You may sign up online at [enroll.allclearid.com](http://enroll.allclearid.com) or by phone by calling 1-855-904-5767 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.

2. Be on the lookout for scams that attempt to lure you into providing personal information. Cremation Society will not call you or send any e-mail messages to you asking for your personal information or payment card information, or ask you to click on any links to activate credit monitoring or to update your Cremation Society account. You should not provide information in response to any such calls or email messages, and you should not click on any links within such email messages. The only ways to sign up for credit monitoring are described in this letter.

We also recommend that you consider the guidance provided in the enclosed sheet titled "Information about Identity Theft Protection," including the section on Additional Information Required By Massachusetts Law.

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Cremation Society values its relationship with you and strives to protect your personal information. For additional information and assistance, please call 1-855-904-5767, Monday through Saturday, 8:00 a.m. to 8:00 p.m. Central Time.

We apologize for any inconvenience that this incident may have caused.

Sincerely,

A handwritten signature in cursive script, enclosed in a hand-drawn oval. The signature appears to read "Dolores Ramos".

Dolores Ramos  
Vice President of Administration  
Cremation Society of Pennsylvania, Inc.  
4100 Jonestown Road  
Harrisburg, PA 17109

### Information about Identity Theft Protection

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax: P.O. Box 740241, Atlanta, GA 30374, 1-866-349-5191, [www.equifax.com](http://www.equifax.com)  
Experian: P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, [www.experian.com](http://www.experian.com)  
TransUnion: P.O. Box 1000, Chester, PA 19016, 1-800-888-4213, [www.transunion.com](http://www.transunion.com)

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 or that looks incorrect, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports and promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, the Massachusetts Attorney General and/or the Federal Trade Commission (FTC). You may contact the FTC or the Massachusetts Attorney General to obtain information about avoiding identity theft. Contact the FTC at 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).

Fraud Alerts: There are two (2) types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one (1) year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven (7) years. You can place a fraud alert on your credit report by calling the toll-free fraud number or visiting the website of any of the three (3) national credit reporting agencies listed below. You only need to notify one (1) agency; because it must notify the other two (2) agencies.

Equifax: 1-800-525-6285,  
[www.equifax.com/personal/education/identity-theft/fraud-alert-security-freeze-credit-lock/](http://www.equifax.com/personal/education/identity-theft/fraud-alert-security-freeze-credit-lock/)  
Experian: 1-888-397-3742, [www.experian.com/fraud/](http://www.experian.com/fraud/)  
TransUnion: 1-888-909-8872, [fraud.transunion.com](http://fraud.transunion.com)

#### Additional Information Required By Massachusetts Law

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. Note that no police report has been filed as a result of 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.

Under Massachusetts law, you have a right to request a "security freeze" on your consumer report at no charge. The security freeze will prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. A security freeze shall be requested by sending a request either by toll-free telephone, secure electronic means (e.g., website), or mail consistent with 15 U.S.C. Section 1681c-1 to a consumer reporting agency. The security freeze is designed to prevent credit, loans or services from being approved in your name without your consent. You should be aware that using a security freeze may delay, interfere with, or prevent the timely approval of any subsequent request or application you make regarding new loans, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, internet credit card transactions, or other services, including an extension of credit at point of sale.

When you place a security freeze on your consumer report, within five (5) business days of receiving your request for a security freeze, the consumer reporting agency shall send confirmation of the security freeze consistent with 15 U.S.C. Section 1681c-1. You may place a security freeze on your credit report for each of the three (3) major consumer reporting agencies using its website or dedicated telephone number or by regular, certified, or overnight mail using the information below:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 800-685-1111 <a href="http://www.equifax.com/personal/credit-report-services/">www.equifax.com/personal/ credit-report-services/</a>	Experian Security Freeze P.O. Box 9554 Allen, TX 75013 888-397-3742 <a href="http://www.experian.com/freeze/">www.experian.com/freeze/</a>	Trans Union Security Freeze P.O. Box 2000 Chester, PA 19022-2000 888-909-8872 <a href="http://www.transunion.com/credit-freeze">www.transunion.com/ credit-freeze</a>
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To request a security freeze, you may need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Postal address and email address;
3. Social Security Number;
4. Date of birth;
5. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
6. Proof of current address such as a current utility bill or telephone bill;
7. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.); and
8. 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 one (1) business day to place the security freeze on your credit report following an online or telephone request and three (3) business days after receiving your mailed request. The credit bureaus must also send written confirmation of your mailed request 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 to permit 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 or using their websites and you may need to include proper identification (name, address, and social security number), the PIN number and/or password provided to you when you placed the security freeze, and the identities of those entities or individuals you would like to receive access to 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 mailed request to lift the security freeze for those identified entities or for the specified period of time. If the request is made through a website or by phone, a credit reporting agency will lift a freeze within one (1) hour.

Similarly, to remove the security freeze, you may make the request by telephone or send a written request to each of the three credit bureaus by mail or through its website 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 mailed request to remove the security freeze. If the request is made through a website or by phone, a credit reporting agency will remove a freeze within one hour.