

14977



April 19, 2019



NOTIFICATION OF DATA BREACH

**What Are We Doing?**

Although, to date, we have no evidence that any of your information was actually viewed, accessed, or has been misused, out of an abundance of caution, we wanted to let you know that documents which contained your name and social security number may have recently been accessed by an unauthorized person. To help prevent a similar incident from occurring in the future, we are reviewing our security measures with a cyber security firm.

**What You Can Do?**

As a precaution, we have secured the services of Experian's® IdentityWorks<sup>SM</sup> to offer you a complimentary one-year membership of credit monitoring services. This product helps detect possible misuse of your information and provides you with identity protection support focused on immediate identification and resolution of identity theft. IdentityWorks is completely free and enrolling in this program will not hurt your credit score. For more information on IdentityWorks, including instructions on how to activate your complimentary one-year membership, as well as some additional steps you can take to protect yourself, please see the attachment to this notice and [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). We recommend you enroll in this service and otherwise remain vigilant by reviewing your account statements and monitoring free credit reports.

You have the right to file a police report with your local police department and obtain a copy for your records (police are required to take a report pursuant to MGL Chapter 93H.)

You can request a security freeze on your credit report at no charge. To place a credit freeze with the major credit reporting agencies, call each agency or visit their websites. Each credit agency has specific requirements for placing a credit freeze, so review the agencies' information first.

- Equifax: 800-349-9960 or [www.equifax.com/personal](http://www.equifax.com/personal)
- Experian: 888-397-3742 or [www.experian.com](http://www.experian.com)
- TransUnion: 888-909-8872 or [www.transunion.com](http://www.transunion.com)

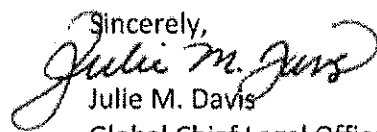
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The credit agencies have three business days after receiving your request to place a freeze on your credit report. The credit agencies must send written confirmation to you within five business days and provide you with a personal identification number (PIN) or password that you will use to temporarily lift or remove a credit freeze.

**For More Information**

We regret any inconvenience or concern this may cause you. If you have any questions, please contact 1-800-822-6235.

Sincerely,  
  
Julie M. Davis  
Global Chief Legal Officer

JD/cn




**ADDITIONAL DETAILS REGARDING YOUR 12 MONTH 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.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **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.
- **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

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 at 1-877-890-9332 by the deadline to enroll listed below. Be prepared to provide engagement number  as proof of eligibility for the identity restoration services by Experian. 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 Identity Restoration support is available to you for one year 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.

Your personal activation code is  The deadline to enroll is July 31, 2019.