



PO Box 18475
Oklahoma City, OK 73154-0475

15009

(866) 264-9762
FAX (855) 813-2224
DLcustserv@osla.org
www.OSLA.org

April __, 2019

Consumer Name
Address
City, MA

Dear _____:

We are writing to notify you that a possible unauthorized access of your personal information may have occurred on or about November 12, 2018.

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.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

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 (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

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

Trans Union Security Freeze
Fraud Victim Assistance Department P.O. Box 2000
Chester, PA 19022-2000

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 address 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;



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8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, Mastercard, American Express or Discover only). Do not send cash through the mail.

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 recommend that you take precautionary measures to protect yourself, such as accessing and monitoring your personal credit reports. Under federal law, you have the right to receive, at your request, a free copy of your credit report every 12 months from each of the three consumer credit reporting companies. A credit report can provide information about those who have received your credit history within a certain period of time. You may request a free credit report online at www.annualcreditreport.com or by telephone at 1-877-322-8228. For your convenience, we also provide you with the direct contact information for the three national credit reporting agencies:

Equifax - (800) 685-1111
Experian - (888) 397-3742
TransUnion - (800) 916-8800

When you receive your credit reports, check for any transactions or accounts that you do not recognize. If you see anything you do not understand, call the telephone number listed on the credit report or visit the Federal Trade Commission's website on identity theft at <http://www.consumer.gov/idtheft/>. You may also obtain information on identity theft by contacting the Massachusetts Office of Consumer Affairs and Business Regulation at (617) 973-8787.

OSLA deeply regrets that this occurred and apologizes for any uneasiness and inconvenience this may cause you. If you have any questions, please contact Teresa Willis at twillis@osla.org, 405-556-9220, Oklahoma Student Loan Authority, 525 Central Park Drive, Ste. 600, Oklahoma City, OK 73105.

Sincerely,
Teresa Willis