

Sample Letter for Affected Massachusetts Customers - Coral Springs

May 2, 2019

«First_Name» «Last_Name»
«Address»
«City», «State» «Zipcode»

Re: Notice of Data Security Incident

Dear «First_Name» «Last_Name»,

At BJ's Wholesale Club, we understand that our members' personal information is important, and we are committed to protecting it. This commitment includes notifying our members if we believe their information has potentially been subject to unauthorized access or disclosure. This letter is to notify you of a recent data security incident potentially concerning your payment card information that occurred at the «Club_Address», BJ's Gas station. The intent of this letter is to share what we have done and are doing to address this incident and the resources and steps you can take to protect your personal information.

WHAT HAPPENED?

It is important to note that the incident did not involve BJ's systems or applications.

On April 23, 2019, we were informed by a vendor technician performing maintenance at the 560 Riverside Drive, Coral Springs, Florida BJ's Gas station of an apparent credit card skimming device found inside a fuel pump. The technician immediately removed the device. The other pumps at this location were fully inspected on April 24 and another device was found and removed from an additional pump. We have no way to know whether the apparent skimming devices were operational or accessed any information, and we do not know when they might have been installed into the pumps. Accordingly, out of an abundance of caution we are assuming that any payment cards used at these pumps between the last date they were serviced and known to be free of tampering, which was October 13, 2018, and April 24, 2019, could have been compromised.

Our records show that your BJ's membership was used to purchase gas, using payment cards, at the affected pumps of the 560 Riverside Drive, Coral Springs, Florida BJ's Gas station between October 13, 2018 and April 24, 2019. Any of these payment cards could have been compromised.

Our pumps are secured against tampering and we are cooperating with law enforcement in investigating how this incident occurred. All other fuel pumps in our chain have been inspected and found to be free of such devices.

WHAT INFORMATION WAS INVOLVED?

For any payment card that was used at the «Club_Address», BJ's Gas station from «Start_Date» to «End_Date», the information that could have been compromised includes the cardholder's full name, the payment card number, the PIN if the card was used as a debit card, and other payment card information including the expiration date and security code, and potentially the cardholder's zip code.



WHAT WE ARE DOING

We take the protection of your personal information very seriously and are taking other investigative and preventative steps to prevent a similar occurrence.

Out of an abundance of caution and to help protect against any potential misuse of your personal information, we have arranged for you to be able to receive 12 months of identity protection services from Experian at no cost to you.

WHAT YOU CAN DO

You should review your payment card statements and activity and contact your issuing bank if you see any transactions you don't recognize.

You can sign up for the free identity theft protection services by following the process outlined in the attachment. Please review the attached information for additional information about identity theft prevention and steps that you can take to protect yourself.

FOR MORE INFORMATION

We apologize for any inconvenience that this incident may have caused you. We take the confidentiality of your information very seriously and will continue to work to ensure that a similar incident does not occur in the future.

If you have further questions or concerns, please contact BJ's Member Care at (800) 257-2582.

Sincerely,

Graham Luce SVP, General Counsel

Arlene Feldman VP, Associate General Counsel



EXPERIAN ENROLLMENT PROCESS

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 1B. 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 Credit 1B Now in Three Easy Steps

- 1. ENROLL by: 8.9.19 (Your code will not work after this date.)
- 2. VISIT the Experian IdentityWorks website to enroll: https://www.experianidworks.com/credit
- 3. PROVIDE the Activation Code: «Experian Access Code»

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number **DB12344** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 1B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian Identity Works Credit 1B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **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 files for indicators of fraud.
- **Experian IdentityWorks ExtendCARE**TM: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- \$1 Million Identity Theft Insurance**: Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at https://www.experianidworks.com/credit or call 877-288-8057 to register with the activation code above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. 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 877-288-8057.



- * Offline members will be eligible to call for additional reports quarterly after enrolling.
- ** 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.

GENERAL INFORMATION ABOUT IDENTITY THEFT PROTECTION

Consumers may place a security freeze on their credit reports. 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, Experian, and TransUnion by regular, certified, or overnight mail at the addresses below:

Equifax		Experian	TransUnion
r illing of the Colorest Colorest Colorest		and a second control of the second control o	ing the second of the second o
P.O. Box 105788		P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348	:	Allen, TX 75013	Chester, PA 19016
www.equifax.com		www.experian.com	www.transunion.com
(800) 525-6285		(888) 397-3742	(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, 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, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
- 8. If you are not a victim of identity theft, 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 reporting agencies 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.

You may obtain information about preventing and avoiding identity theft from your state Attorney General's Office. Contact information for certain state offices is as follows:

North Carolina Department of Justice Attorney General's Office

9001 Mail Service Center Raleigh, NC 27699-9001 www.ncdoj.gov (877) 566-7226

Office of the Attorney General

Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
www.marylandattorneygeneral.gov
(888) 743-0023

RI Office of the Attorney General

150 South Main Street Providence, RI 02903 www.riag.ri.gov (401) 274-4400

You have the right to obtain a police report 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.



Sample Letter for Affected Massachusetts Customers - Homestead

May 10, 2019

«First_Name» «Last_Name»
«Address»
«City», «State» «Zip_Code»

Re: Notice of Data Security Incident

Dear «First_Name» «Last_Name»,

At BJ's Wholesale Club, we understand that our members' personal information is important, and we are committed to protecting it. This commitment includes notifying our members if we believe their information has potentially been subject to unauthorized access or disclosure. This letter is to notify you of a recent data security incident potentially concerning your payment card information that occurred at the «Club_Address», BJ's Gas station. The intent of this letter is to share what we have done and are doing to address this incident and the resources and steps you can take to protect your personal information.

WHAT HAPPENED?

It is important to note that the incident did not involve BJ's systems or applications.

On May 3, 2019, we were informed that a vendor service technician discovered and removed apparent credit card skimming devices inside two fuel pumps at the 650 SE 8th Street, Homestead, Florida, BJ's Gas station. We have no way to know whether the apparent skimming devices were operational or accessed any information, and we do not know exactly when they might have been installed into the pumps. Accordingly, out of an abundance of caution we are assuming that any payment cards used at these pumps between the last date they were serviced and known to be free of tampering, which was April 26,2019, and May 3, 2019, could have been compromised.

Our records show that your BJ's membership was used to purchase gas, using payment cards, at the affected pumps of the 5100 NW 9th Avenue, Ft. Lauderdale, Florida, BJ's Gas station between April 24, 2019 and May 5, 2019. Any of these payment cards could have been compromised.

Our pumps are secured against tampering and we are cooperating with law enforcement in investigating how this incident occurred.

WHAT INFORMATION WAS INVOLVED?

For any payment card that was used at the «Club_Address», BJ's Gas station from «Start_Date» to «End_Date», the information that could have been compromised includes the cardholder's full name, the payment card number, the PIN if the card was used as a debit card, and other payment card information including the expiration date and security code, and potentially the cardholder's zip code.



WHAT WE ARE DOING

We take the protection of your personal information very seriously and are taking other investigative and preventative steps to prevent a similar occurrence.

Out of an abundance of caution and to help protect against any potential misuse of your personal information, we have arranged for you to be able to receive 12 months of identity protection services from Experian at no cost to you.

WHAT YOU CAN DO

You should review your payment card statements and activity and contact your issuing bank if you see any transactions you don't recognize.

You can sign up for the free identity theft protection services by following the process outlined in the attachment. Please review the attached information for additional information about identity theft prevention and steps that you can take to protect yourself.

FOR MORE INFORMATION

We apologize for any inconvenience that this incident may have caused you. We take the confidentiality of your information very seriously and will continue to work to ensure that a similar incident does not occur in the future.

If you have further questions or concerns, please contact BJ's Member Care at (800) 257-2582.

Sincerely,

Graham Luce SVP, General Counsel

Arlene Feldman VP, Associate General Counsel



EXPERIAN ENROLLMENT PROCESS

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 1B. 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 Credit 1B Now in Three Easy Steps

- 1. ENROLL by: 8.9.19 (Your code will not work after this date.)
- 2. VISIT the Experian IdentityWorks website to enroll: https://www.experianidworks.com/credit
- 3. PROVIDE the Activation Code: «Experian Code»

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian Identity Works online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number **DB12344** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 1B MEMBERSHIP:

A credit card is not required for enrollment in Experian Identity Works Credit 1B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian Identity Works, you will have access to the following additional features:

- **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 files for indicators of fraud.
- Experian IdentityWorks ExtendCARETM: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- \$1 Million Identity Theft Insurance**: Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at https://www.experianidworks.com/credit or call 877-288-8057 to register with the activation code above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. 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 877-288-8057.



- * Offline members will be eligible to call for additional reports quarterly after enrolling.
- ** 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.

GENERAL INFORMATION ABOUT IDENTITY THEFT PROTECTION

Consumers may place a security freeze on their credit reports. 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, Experian, and TransUnion by regular, certified, or overnight mail at the addresses below:

Equifax	:	Experian	TransUnion
and the transfer of the same transfer as a second	arren Version	paragraphic and acceptance of the transfer and an extension of	the state of the s
P.O. Box 105788	:	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348		Allen, TX 75013	Chester, PA 19016
www.equifax.com	100	www.experian.com	www.transunion.com
(800) 525-6285	:	(888) 397-3742	(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, 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, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
- 8. If you are not a victim of identity theft, 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 reporting agencies 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.

You may obtain information about preventing and avoiding identity theft from your state Attorney General's Office. Contact information for certain state offices is as follows:

North Carolina Department of Justice

Attorney General's Office 9001 Mail Service Center Raleigh, NC 27699-9001 www.ncdoj.gov (877) 566-7226

Office of the Attorney General

Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 www.marylandattorneygeneral.gov (888) 743-0023

RI Office of the Attorney General

150 South Main Street Providence, RI 02903 www.riag.ri.gov (401) 274-4400

You have the right to obtain a police report 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.



Sample Letter for Affected Massachusetts Customers – Ft. Lauderdale

May 10, 2019

«First_Name» «Last_Name»
«Address»
«City», «State» «Zip_Code»

Re: Notice of Data Security Incident

Dear «First_Name» «Last_Name»,

At BJ's Wholesale Club, we understand that our members' personal information is important, and we are committed to protecting it. This commitment includes notifying our members if we believe their information has potentially been subject to unauthorized access or disclosure. This letter is to notify you of a recent data security incident potentially concerning your payment card information that occurred at the «Club_Address», BJ's Gas station. The intent of this letter is to share what we have done and are doing to address this incident and the resources and steps you can take to protect your personal information.

WHAT HAPPENED?

It is important to note that the incident did not involve BJ's systems or applications.

On May 5, 2019, we were informed that a vendor service technician discovered and removed apparent credit card skimming devices inside two fuel pumps at the 5100 NW 9th Avenue, Ft. Lauderdale, Florida, BJ's Gas station. We have no way to know whether the apparent skimming devices were operational or accessed any information, and we do not know exactly when they might have been installed into the pumps. Accordingly, out of an abundance of caution we are assuming that any payment cards used at these pumps between the last date they were serviced and known to be free of tampering, which was April 24,2019, and May 5, 2019, could have been compromised.

Our records show that your BJ's membership was used to purchase gas, using payment cards, at the affected pumps of the 5100 NW 9th Avenue, Ft. Lauderdale, Florida, BJ's Gas station between April 24, 2019 and May 5, 2019. Any of these payment cards could have been compromised.

Our pumps are secured against tampering and we are cooperating with law enforcement in investigating how this incident occurred.

WHAT INFORMATION WAS INVOLVED?

For any payment card that was used at the «Club_Address», BJ's Gas station from «Start_Date» to «End_Date», the information that could have been compromised includes the cardholder's full name, the payment card number, the PIN if the card was used as a debit card, and other payment card information including the expiration date and security code, and potentially the cardholder's zip code.



WHAT WE ARE DOING

We take the protection of your personal information very seriously and are taking other investigative and preventative steps to prevent a similar occurrence.

Out of an abundance of caution and to help protect against any potential misuse of your personal information, we have arranged for you to be able to receive 12 months of identity protection services from Experian at no cost to you.

WHAT YOU CAN DO

You should review your payment card statements and activity and contact your issuing bank if you see any transactions you don't recognize.

You can sign up for the free identity theft protection services by following the process outlined in the attachment. Please review the attached information for additional information about identity theft prevention and steps that you can take to protect yourself.

FOR MORE INFORMATION

We apologize for any inconvenience that this incident may have caused you. We take the confidentiality of your information very seriously and will continue to work to ensure that a similar incident does not occur in the future.

If you have further questions or concerns, please contact BJ's Member Care at (800) 257-2582.

Sincerely,

Graham Luce SVP, General Counsel

Arlene Feldman
VP, Associate General Counsel



EXPERIAN ENROLLMENT PROCESS

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 1B. 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 Credit 1B Now in Three Easy Steps

- 1. ENROLL by: 8.9.19 (Your code will not work after this date.)
- 2. VISIT the Experian IdentityWorks website to enroll: https://www.experianidworks.com/credit
- 3. PROVIDE the Activation Code: «Experian_Code»

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian Identity Works online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number **DB12344** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 1B MEMBERSHIP:

A credit card is not required for enrollment in Experian Identity Works Credit 1B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian Identity Works, you will have access to the following additional features:

- **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 files for indicators of fraud.
- Experian IdentityWorks ExtendCARETM: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- \$1 Million Identity Theft Insurance**: Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at https://www.experianidworks.com/credit or call 877-288-8057 to register with the activation code above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. 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 877-288-8057.



- * Offline members will be eligible to call for additional reports quarterly after enrolling.
- ** 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.

GENERAL INFORMATION ABOUT IDENTITY THEFT PROTECTION

Consumers may place a security freeze on their credit reports. 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, Experian, and TransUnion by regular, certified, or overnight mail at the addresses below:

Equifax	Experian	TransUnion
and the State of the Control of the		$(x,y) \in \mathcal{C}(x,y)$, where $(x,y) \in \mathcal{C}(x,y)$ is the second of the se
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19016
www.equifax.com	www.experian.com	www.transunion.com
(800) 525-6285	(888) 397-3742	(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, 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, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
- 8. If you are not a victim of identity theft, 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 reporting agencies 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.

You may obtain information about preventing and avoiding identity theft from your state Attorney General's Office. Contact information for certain state offices is as follows:

North Carolina Department of	Office of the Attorney General	RI Office of the Attorney
Justice	Consumer Protection Division	General
Attorney General's Office	200 St. Paul Place	150 South Main Street
9001 Mail Service Center	Baltimore, MD 21202	Providence, RI 02903
Raleigh, NC 27699-9001	www.marylandattorneygeneral.gov	www.riag.ri.gov
www.ncdoj.gov	(888) 743-0023	(401) 274-4400
(877) 566-7226	, ,	

You have the right to obtain a police report 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.