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Hajoca Corporation

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Phone (610) 649-1430 • Fax (484) 368-3128
www.hajoca.com



IMPORTANT NOTICE

[Name]
[Address]

June 5, 2019

We are writing to notify you that on May 16, 2019, Hajoca Corporation (“**Hajoca**”) discovered that an attacker gained access to one of our Credit Administrator’s email accounts. An email containing an application that included your social security number was contained inside the email inbox of the account. We do not have any evidence to suggest that the attacker clicked through to view the email containing your information, however, Hajoca is writing this letter to notify you of the incident.

Following the incident, Hajoca immediately revoked the attacker’s access and conducted an investigation into the incident. Hajoca is continuing to proactively monitor its email accounts to prevent similar incidents from occurring, and at this time, is not aware of any other similar attacks. We regret this incident occurred, and for any inconvenience it may cause you. Please rest assured that we take your privacy very seriously and will continue to work diligently to protect your personal information.

We ask you to work along with us and personally take preventative measures to help prevent and detect any misuse of your information. As a precautionary measure, we recommend that you remain vigilant and review your financial account statements and credit reports closely for unauthorized activity. We strongly encourage you to enroll in credit monitoring services and establish a fraud alert. For more information on keeping your data safe, please review below.

- 1. Credit Monitoring Services.** We retained Experian, a specialist in identity theft protection, to provide you with two years of credit monitoring services, free of charge. *Review the attached instructions to complete your enrollment.*
- 2. Establish a Fraud Alert.** Notify the fraud department of any one of the three credit reporting agencies, and they in turn, will notify the other two for you. This is a free service. Please call the number or visit the website below:

Equifax
(800) 525-6285
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

Experian
(888) 397-3742
www.experian.com
P.O. Box 9554
Allen, TX 75013

TransUnion
(800) 680-7289
www.transunion.com
P.O. Box 2000
Chester, PA 19016



Putting a fraud alert on your credit report alerts creditors and lenders that anytime they pull your credit report they should take extra steps to verify your identity. The Federal Fair Credit Reporting Act (FRCA) enables you to place an initial fraud alert for 90 days. The fraud alert may be renewed on the 91st day and may be renewed indefinitely or canceled at any time.

- 3. Place a Security Freeze on Your Credit Files.** To protect yourself from the possibility of identity theft, state law allows you to place a security freeze. By placing a freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name.

You will need to contact the three U.S. credit reporting agencies *individually* to place the security freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. This is a free service.

- Equifax: <https://www.freeze.equifax.com>
- Experian: <https://www.experian.com/freeze>
- TransUnion: <https://freeze.transunion.com>

In Massachusetts, 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 up to \$5 each to place, lift or remove a security freeze.

- 4. Submit an Identity Theft Affidavit for Tax Year 2019.** To further protect yourself from the possibility of identity theft, you can alert the IRS that the incident occurred. Visit the website <https://www.irs.gov/pub/irs-pdf/f14039.pdf> and submit the form free of charge.
- 5. Establish an IRS Pin for Tax Year 2019.** The IRS Issues Identity Protection PINs upon request. You may call the IRS Fraud Line at 1-800-908-4490, Monday – Friday 7 am to 7 pm CST. When you call, the IRS will check to see if there is any fraudulent activity on your account and then proceed with assigning a PIN to you. This process will help secure your tax filing for tax year 2019.

To learn more about steps you can take to protect yourself from identity theft you can go to the FTC's Web site, at www.consumer.gov/idtheft, call the FTC at (877) IDTHEFT (438-4338), or write to Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

If you have any questions or concerns, please contact Diane Ches, District Credit Manager, at (804) 231-1400 or dches@hajoca.com.

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I want you to know that protecting information is incredibly important to us, as is helping you through this situation with the information and support you need. We are tremendously sincere in our apologies that this breach of our controls happened and ensure you that we will work in every way possible to minimize the risks of future events like this in this very challenging technology world.

Sincerely,

Christopher Pappo
Vice President – Finance and Administration
Hajoca Corporation



CREDIT MONITORING ENROLLMENT INSTRUCTIONS

To help protect your identity, we are offering a complimentary two-year membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: 9/30/2019** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bplus>
- Provide your **activation code: [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 **877.890.9332** by **9/30/2019**. Be prepared to provide engagement number **DB12913** as proof of eligibility for the identity restoration services by Experian.

Additional details regarding your 24-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.¹
- **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 ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance²:** Provides coverage for certain costs and unauthorized electronic fund transfers.

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² 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.

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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 **877.890.9332**. 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 but 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. You will also find self-help tips and information about identity protection at this site.

