



15332

	International Finance Bank <small>Tailored Solutions with a Human Touch</small>
C/O ID Experts PO Box 4219 Everett WA 98204	
ENDORSE 	
CARE OF NAME	
ADDRESS1	
ADDRESS2	
CSZ	
COUNTRY	

To Enroll, Please Call:
1-833-297-6401
Or Visit:
<https://ide.myidcare.com/ifb>
Enrollment Code: <<XXXXXXXXXX>>

July 1, 2019

Dear <<First Name>> <<Last Name>>:

We are writing to inform you of an incident that may have resulted in the disclosure of your personal information, including your name, address, Social Security number or driver's license. As a current or former customer of International Finance Bank, we take the security of your information very seriously, and we sincerely apologize for any inconvenience this incident may cause.

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.

It is free to place, lift or remove a security freeze on your credit report. To do so, 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
www.freeze.equifax.com
800-525-6285

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
www.experian.com/freeze
888-397-3742

TransUnion (FVAD)
P.O. Box 2000
Chester, PA 19022
freeze.transunion.com
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, provide 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, 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 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.

While we are not aware of any misuse of your information, because we value you and the safety of your information, we have arranged for you to enroll with ID Experts®, an incident response and recovery services expert, to provide you with MyIDCare™ services at no cost to you. With this protection, MyIDCare will help you resolve issues if your identity is compromised. We strongly encourage you to register for this free identity theft protection service. To enroll please visit <https://ide.myidcare.com/ifb> or call 1-833-297-6401 with your Enrollment Code provided above. Your 24-month MyIDCare membership will include the following:

- **Single Bureau Credit Monitoring:** Monitors any changes reported by Experian Credit Bureau to your credit report.
- **CyberScan Monitoring:** Monitors criminal websites, chat rooms, and bulletin boards for illegal selling or trading of their personal information.
- **Access to the ID Experts Team:** Access to an online resource center for up-to-date information on new identity theft scams, tips for protection, legislative updates and other topics associated with maintaining the health of your identity.
- **Complete Recovery Services:** Should you believe that you are a victim of identity theft, MyIDCare will work with you to assess, stop, and reverse identity theft issues.

We sincerely regret any inconvenience that this incident may cause and assure you that we have taken steps to prevent a similar event from occurring in the future. This includes resetting employees' access credentials to ensure our systems are secure and implementing additional layers of security to our email platform and the way that confidential information is transmitted within the company.

For more information:

International Finance Bank remains dedicated to protecting your personal information. Should you have any questions or concerns about this incident, please contact 1-833-297-6401 between 9:00 AM and 9:00 PM Eastern for more information.

Sincerely,

International Finance Bank

PAGE INTENTIONALLY LEFT BLANK

