

15343

[date]

[consumer name(s)]
[address]

Re: Your Personal Information

Dear _____:

On or about June 4, 2019 a package of documents containing some of your personal information was sent via overnight courier to Bluegreen's corporate headquarters in Boca Raton, Florida, for processing but did not arrive.

It appears that the documents may have contained one or more of the following: your (i) name, (ii) address, (iii) social security number, (iv) copy of your driver's license, (v) banking information, or (vi) copies of your signature.

Please note that we currently have no indication that any of your misdirected information was obtained by any third party, misused or that any unauthorized purchases were made as a result. However, we wanted to let you know about steps you may want to consider to reduce the likelihood of misuse of your private information.

- **Activate your complimentary credit monitoring service** – To help protect your identity, we are offering a complimentary membership to a credit monitoring service for 18 months. 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. In order to assist you in enrolling in this credit monitoring service please contact us at _____.
- **Remain vigilant** – We encourage you to remain vigilant by reviewing your account statements and free credit reports.
 - If you discover errors or suspicious activity on your credit card account, you should immediately contact the credit card company and inform them that you have received this letter. Confirm the address they have on file for you is your current address, and that all charges on the account are legitimate.
 - To obtain an annual free copy of your credit reports, visit www.annualcreditreport.com or call 1-877-322-8228. Review your credit reports carefully for inquiries from companies you did not contact, accounts you did not open or debts on your accounts that you do not recognize. Also make sure to verify the accuracy of your Social Security Number, address(es), complete name and employer(s) information. If information on a report is incorrect, notify the credit bureau directly using the telephone number on the report. Additional contact information for the major credit bureaus is as follows:

Equifax	Experian	TransUnion
P.O. Box 740241	P.O. Box 9701	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19016
1-866-349-5191	1-888-397-3742	1-800-916-8800
www.equifax.com	www.experian.com	www.transunion.com

- **Consider placing a fraud alert or security freeze on your credit file** – Credit bureaus have tools you can use to protect your credit, including fraud alerts and security freezes.

- o A fraud alert is a cautionary flag, which is placed on your credit file to notify lenders and others that they should take special precautions to ensure your identity before extending credit. Although this may cause some short delay if you are the one applying for credit, it might protect against someone else obtaining credit in your name. Call any one of the three credit reporting agencies at the numbers below to place fraud alerts with all three of the agencies.

Equifax

1-800-525-6285

Experian

1-888-397-3742

TransUnion

1-800-680-7289

- o A security freeze is a more dramatic step that will prevent lenders and others from accessing your credit report entirely, which will prevent them from extending credit. Detailed instructions for requesting a security freeze are below.
- **Instructions for Requesting a Security Freeze** – Massachusetts law 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.

To place a security freeze on your credit report, you must make a request to **each** of the three major consumer reporting agencies: Equifax; Experian; and TransUnion by mail, phone, or online:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960 or
1-800-685-1111
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
1-888-397-3742
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze

P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide the following information:

1. Your full name, address, Social Security number, and date of birth;
2. Addresses where you have lived over the prior five years;
3. Proof of current address such as a current utility bill or telephone bill;
4. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
5. 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;

After three business days from receiving your letter, the credit reporting agencies will place a freeze providing credit reports to potential creditors. After five business days from receiving your letter to place a freeze on your account, the credit reporting agencies will send you a confirmation letter containing a unique PIN or password that can be used to authorize the removal or lifting of a 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 can obtain more information about fraud alerts, security freezes, and other options available to you by visiting or calling the Federal Trade Commission using the contact information below.

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
(202) 326-2222
<https://www.ftc.gov/>

- **Report suspicious activity** – If you believe you are the victim of fraud or identity theft, file a police report and get a copy of the report to submit to your creditors and others that may require proof of a crime to clear up your records. The report may also provide you with access to services that are free to identity-theft victims. Under Massachusetts law, you have the right to obtain any other police report filed in regard to this incident as well. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to your state attorney general and/or the Federal Trade Commission. To file a complaint with the FTC, go to www.ftc.gov/idtheft or call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.. You can also contact your state Attorney General's office at <https://www.mass.gov/orgs/office-of-attorney-general-maura-healey>.
- **Additional Free Resources on Identity Theft** – You may wish to review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit <http://www.ftc.gov/idtheft> or call 1-877-ID-THEFT (877-438-4338). A copy of Identity Theft: A Recovery Plan, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC's website at <https://www.consumer.ftc.gov/articles/pdf-0009-identitytheft-a-recovery-plan.pdf>.

Again, we apologize for any inconvenience this may have caused you. Protecting the privacy of your personal information is important to us, and we regret any inconvenience this incident may cause you. Should you have any questions or concerns, please call me directly at _____.

Sincerely,

[contact person]