



C/O ID Experts  
10300 SW Greenburg Rd. Suite 570  
Portland, OR 97223

15417

To Enroll, Please Call:  
1-800-939-4170  
Or Visit:  
<https://app.myidcare.com/account-creation/protect>  
Enrollment Code: <<XXXXXXXXXX>>

<<First Name>> <<Last Name>>  
<<Address1>> <<Address2>>  
<<City>>, <<State>> <<Zip>>

July 17, 2019

**Subject: Notice of Data Security Incident**

Dear <<First Name>> <<Last Name>>,

We are writing to inform you of a data security incident that may have affected your personal information. The privacy and security of your personal information is extremely important to Audrey Golden Associates (“AGA”). That is why we are writing to inform you of this incident, to offer you complimentary credit monitoring and identity protection services, and to provide you with information relating to steps that can be taken to help protect your information.

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.

Under U.S. law, you have the right to put a security freeze on your credit file for up to one year at no cost. A security freeze prohibits a consumer reporting agency from releasing any information from a consumer’s credit report without written authorization. Please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of requests you make for new loans, credit, mortgages, employment, housing or other services.

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 Security Freeze: P.O. Box 105788, Atlanta, GA 30348, 1-800-685-1111, [www.equifax.com](http://www.equifax.com)
- Experian Security Freeze: P.O. Box 9554, Allen, TX 75013, 1-888-397-3742, [www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)
- TransUnion Security Freeze: P.O. Box 2000, Chester, PA, 19016, 1-888-909-8872, [freeze.transunion.com](http://freeze.transunion.com)

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

1. Full name and any suffixes;
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, 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;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card. Do not send cash through the mail.

The consumer 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 consumer reporting agencies by mail and include proper identification (name, address, and Social Security Number) and the PIN 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 consumer 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 consumer reporting agencies by mail and include proper identification (name, address, and Social Security Number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have three (3) business days after receiving your request to remove the security freeze.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com) or 877-322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

FTC, Consumer Response Center  
600 Pennsylvania Avenue, NW, Washington, D.C. 20580  
[www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/), 877-IDTHEFT (438-4338).

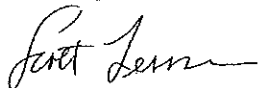
As mentioned above, we are offering you complimentary credit monitoring and identity protection services called MyIDCare through ID Experts, a data breach and recovery services expert. MyIDCare services include: 24 months of credit monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, MyIDCare will help you to resolve issues if your identity is compromised.

You can enroll in the ID Experts services we are offering by contacting ID Experts at the website or phone number provided below. Please note you will need to provide your Enrollment Code listed above to ID Experts during the enrollment process. Your services start on the date that you enroll in the services and can be used at any time thereafter for 24 months. To receive credit monitoring services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

If you have questions about your complementary credit monitoring and identity protection services or need assistance with enrolling, please call ID Experts at 1-800-939-4170 from 9:00 a.m. until 8:00 p.m. Eastern Standard Time, Monday through Friday. Please have your Enrollment Code ready.

We deeply regret any inconvenience or concern this may cause. Please do not hesitate to reach out to our designated call center if you have any questions.

Sincerely,



Scott Lesser, Principal  
Audrey Golden Associates