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Return Mail Processing Center  
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&lt;&lt;Mail ID&gt;&gt;

&lt;&lt;Name 1&gt;&gt;

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&lt;&lt;City&gt;&gt;&lt;&lt;State&gt;&gt;&lt;&lt;Zip&gt;&gt;

&lt;&lt;Country&gt;&gt;

Enter your Activation Code: &lt;&lt;Activation Code&gt;&gt;

&lt;&lt;Date&gt;&gt;

**RE: Important Security Notification. Please read this entire letter.**

Dear Sir or Madam:

We are writing to provide you notice of a recent security incident that occurred in October of 2018 to Aires. Aires became aware of the incident in January 2019 and recently confirmed the scope of the incident.

**What Did We Do to Protect Your Information?**

Please be assured that Aires has taken every step necessary to address the incident, and that we are committed to fully protecting all of the information that you have entrusted to us. Aires has worked with data privacy experts and other professionals to further protect your privacy. We are concerned about our valued customers, work force, and business partners. We have already taken steps to fix the issue and strengthen our systems, and will continue to do so throughout this response process and beyond. We have also implemented the following protective measures:

- Implementing additional technological security measures;
- Updating our password protocols;

In addition, and to help protect your identity, we are offering a complimentary two-year membership in Equifax Credit Watch Gold.

**Equifax® Credit Watch™ Gold provides you with the following key features:**

- Equifax® credit file monitoring with alerts to key changes to your Equifax Credit Report.
- Automatic Fraud Alerts.<sup>1</sup> With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit.
- Wireless alerts (available online only). Data charges may apply.
- Access to your Equifax® credit report.
- Up to \$25,000 Identity Theft Insurance.<sup>2</sup>
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

**Enrollment Instructions**

To sign up online for online delivery go to [www.myservices.equifax.com/gold](http://www.myservices.equifax.com/gold)

**1. Welcome Page:** Enter the Activation Code provided at the top of your letter in the "Activation Code" box and click the "Submit" button.

**2. Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the "Continue" button.

**3. Create Account:** Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the "Continue" button.

**4. Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button.

**5. Order Confirmation:** This page shows you your completed enrollment. Please click the "View My Product" button to access the product features.

**To sign up for US Mail delivery, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.**

**1. Activation Code:** You will be asked to enter your enrollment code as provided at the top of this letter.

**2. Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.

**3. Permissible Purpose:** You will be asked to provide Equifax with your permission to access your Equifax credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.

**4. Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

### **What You Can Do to Protect Your Information**

Please remain vigilant by reviewing account statements and monitoring free credit reports. There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to the enclosed list of additional actions to reduce your chance of identity theft below. As we go through this process I would ask the following:

1. Please let us know if you learn of or experience any suspicious activity with your credit cards, bank accounts or tax return processing. If you suspect identity fraud, you should report it to a law enforcement agency as you may be able to file a police report. We will cooperate with any investigations that state and federal law enforcement open, and provide any information we can to assist their efforts.
2. Trust that we are doing, and will continue to do, everything possible to protect your personal information and reduce the likelihood of any further problems.

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 authorizations. 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.

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 ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013

TransUnion Security Freeze  
Fraud Victim Assistance Department  
P.O. Box 2000  
Chester, PA 19022-2000

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 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 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 (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 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 provide 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.

Apart from a security freeze, remember to remain vigilant and review your credit report for unexplained activity. Also review your credit card or other financial account statements for any suspicious or unauthorized activity. Trust that we are doing, and will continue to do, everything possible to take all available measures to protect your personal information and reduce the likelihood of any further problems.

We sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, please do not hesitate to contact us at 877-241-6574 between 9:00 a.m. and 9:00 p.m. Eastern Time, Monday through Friday.

Sincerely,



Michael Bulebush  
Information Security Officer

## **ADDITIONAL ACTIONS TO HELP REDUCE YOUR CHANCES OF IDENTITY THEFT**

### **➤ PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE**

An **initial 90-day security alert** indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

#### **Equifax**

1-800-525-6285

[www.equifax.com](http://www.equifax.com)

#### **Experian**

1-888-397-3742

[www.experian.com](http://www.experian.com)

#### **TransUnion**

1-800-680-7289

[www.transunion.com](http://www.transunion.com)

### **➤ PLACE A SECURITY FREEZE ON YOUR CREDIT FILE**

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report in connection with any new credit application, which will prevent them from extending credit. A security freeze generally does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. With a security freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the credit reporting agencies.

### **➤ ORDER YOUR FREE ANNUAL CREDIT REPORTS**

Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

### **➤ MANAGE YOUR PERSONAL INFORMATION**

Take steps such as: carrying only essential documents with you; being aware of whom you are sharing your personal information with; and shredding receipts, statements, and other sensitive information. Remain vigilant by reviewing account statements and monitoring credit reports.

### **➤ USE TOOLS FROM CREDIT PROVIDERS**

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

### **➤ BE AWARE OF SUSPICIOUS ACTIVITY INVOLVING YOUR HEALTH INSURANCE**

Contact your healthcare provider if bills do not arrive when expected, and review your Explanation of Benefit forms to check for irregularities or suspicious activity. You can also contact your health insurance company to notify them of possible medical identity theft or ask for a new account number.

➤ **OBTAIN MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF**

- Visit <http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html> for general information regarding protecting your identity.
- The Federal Trade Commission has an identity theft hotline: 1-877-438-4338; TTY: 1-866-653-4261. They also provide information online at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).
- Individuals can obtain information about steps to avoid identity theft from any of the above credit reporting agencies or the Attorney General.