

15512

TBI Mortgage Company
250 Gibraltar Rd
Horsham, PA 19044



August 5, 2019

Subject: Notice of Data Security Incident

Dear _____

TBI Mortgage Company (TBIM) takes the privacy and security of your personal information very seriously. We want to inform you of recent reports that we have received from approximately one percent of our customers relating to identity theft. Although we have not identified any compromise of TBIM systems, we want to make sure that you have the resources to help prevent this from happening to you by offering twenty-four (24) free months of credit monitoring and identity restoration services and providing additional information about steps you can take to help protect your personal information.

1. Police Reports

First, we want you to know that you have the right to obtain any police report filed in regard to this incident. However, because we have not identified a data security incident or data theft, we have not made a claim to the police. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

2. Credit Freeze

Second, you should be aware that you have the right to place a security freeze on your credit report. A security freeze prohibits a consumer reporting agency from releasing any information from a consumer's credit report without written authorization. Note however 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.

To place a security freeze on your credit report, you must contact **each** of the three major consumer reporting agencies:

- Equifax Security Freeze: P.O. Box 105788, Atlanta, GA 30348, 1-800-349-9960, www.equifax.com
- Experian Security Freeze: P.O. Box 9554, Allen, TX 75013, 1-888-397-3742, www.experian.com/freeze/center.html
- TransUnion Security Freeze: P.O. Box 2000, Chester, PA, 19016, 1-888-909-8872, freeze.transunion.com

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

1. Your full name and any suffixes;
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.)

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 request to the consumer reporting agencies 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 request to each of the three consumer reporting agencies 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.

3. Fraud Alerts

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 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/, 877-IDTHEFT (438-4338).

4. Credit Monitoring and Identity Theft Insurance

To help protect your identity, we are offering a **complimentary** 24-month membership of Experian IdentityWorksSM Credit 3B. 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.

Activate IdentityWorks Credit 3B Now In Three Easy Steps

1. ENROLL by: 10/29/2019 (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE the **Activation 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 877-288-8057. Be prepared to provide engagement number DB13938 as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only. Offline members will be eligible to call for additional reports quarterly after enrolling.
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance:** Provides coverage for certain costs and unauthorized electronic fund transfers. This identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). This description is only a summary 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.

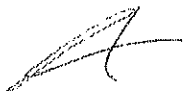
Activate your membership today at <https://www.experianidworks.com/3bcredit>
or call 877-288-8057 to register with the activation code above.

5. Other Measures to Protect Your Information

There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

We deeply regret any worry or inconvenience this matter may cause you, and we encourage you to take advantage of the protections and programs offered above to protect your information from theft and abuse. If you have any concerns or questions, please call our dedicated customer service line at 1-877-470-0222 between 8:00 AM – 5:00 PM ET, Monday through Friday.

Sincerely,

A handwritten signature in black ink, appearing to read 'Stephen Audet', with a stylized flourish extending to the right.

Stephen Audet
President