

August 31, 2019



Dear

I am writing with important information regarding a recent security incident. The privacy and security of the personal information we maintain is of the utmost importance to The MBA Tour, Inc. The purpose of this letter is to provide you with information about the incident and explain the services we are making available to you.

We recently learned that an unauthorized individual may have obtained access to a limited amount of your personal information, including your social security number. To date, we are not aware of any reports of identity fraud or improper use of your information as a direct result of this incident.

We are offering you an eighteen-month membership in **Triple Bureau Credit Monitoring/Triple Bureau Credit Report/Cyber Monitoring**, provided by CyberScout, a company that specializes in identity theft education and resolution. These services provide you with alerts for eighteen from the date of enrollment when changes occur to any of one of your Experian, Equifax or TransUnion credit files. This notification is sent to you the same day that the change or update takes place with any of the three bureaus. The cyber monitoring will review the dark web and alert you if your personally identifiable information is found online. For more information on identity theft prevention and **Triple Bureau Credit Monitoring/Triple Bureau Credit Report/Cyber Monitoring**, including instructions on how to activate your eighteen-month membership please see the additional information provided in this letter.

This letter also suggests other precautionary measures you can take to protect your personal information, including placing a fraud alert and/or security freeze on your credit files, and/or obtaining a free credit report. You should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.



Please accept our apologies that this incident occurred. We are committed to maintaining the privacy of personal information in our possession. We will continue to evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

Sincerely,

Peter Von Loesecke Managing Director



#### - OTHER IMPORTANT INFORMATION -

# 1. Enrolling in Complimentary 18-Month Credit Monitoring.

To enroll in Credit Monitoring/Cyber Monitoring services at no charge, please log on to <a href="https://www.myidmanager.com">https://www.myidmanager.com</a> and follow the instructions provided. You may be asked to verify personal information for your own protection to confirm your identity. When prompted please provide the following unique code to receive services: Ic7z7him0os6

For guidance with the **CyberScout** services, please call the CyberScout help line **1-800-405-6108** and supply the fraud specialist with your unique code.

## 2. Placing a Fraud Alert on Your Credit File.

Whether or not you choose to use the complimentary credit monitoring services, we recommend that you place an initial one-year "Fraud Alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any <u>one</u> of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax	Experian	TransUnion LLC
P.O. Box 105069	P.O. Box 2002	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19016
www.equifax.com	<u>www.experian.com</u>	www.transunion.com
1-800-525-6285	1-888-397-3742	1-800-680-7289

### 3. Consider Placing a Security Freeze on Your Credit File.

You may also place a security freeze on your credit reports, free of charge. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail

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at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348 1800-349-9960
https://www.equifax.com/personal/credit-report-services/

Experian Security Freeze
P.O. Box 9554 Allen,
TX 75013 1-888-3973742
https://www.experian.com/freeze/center.html

TransUnion Security Freeze
P.O. Box 160 Woodlyn,
PA 19094 1-888-9098872
https://www.transunion.com/credit-freeze

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

- 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, the addresses where you have lived over the prior five years;
- 5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
- 6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
- 7. Social Security Card, pay stub, or W2;
- 8. 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 one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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

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lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

# 4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call 1-877-322-8228 or request your free credit reports online at <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a>. Once you received you 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.

### 5. Obtaining a Police Report.

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.

If you have any further questions, please contact Robin Everett at 703-668-9761 or privacy@gmac.com.

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