

15682

Date: [Date]

Customer Name
Street Address
City, State, Zip Code

RE: NOTICE OF INCIDENT

Dear [NAME],

Protecting the security of our customers' information is very important to us and we strive to let you know about security concerns as soon as possible. We are writing to let you know of an incident that impacted your Venmo account.

WHAT INFORMATION WAS INVOLVED.

The information potentially misused in this incident includes first and last names, email addresses, phone numbers, partially masked bank account or credit card numbers linked to your Venmo account, as well as either the credit card issuer name or the bank name and routing number of the bank account. At this time, we do not believe that your account incurred fraudulent transactions in connection with this incident.

WHAT WE ARE DOING.

We want to assure you that we have enhanced the monitoring of your Venmo account for potential fraud and, if it should occur, you are not liable for fraudulent transactions from your account.

PayPal will also cover the cost of one year of credit monitoring with Experian. You may elect to enroll in credit monitoring by following the instructions below:

- URL to activate the membership is <https://www.experianidworks.com/3bcredit>
- Toll-free number for enrollments/questions is 877.890.9332
- Enter the following activation code: [code]
- Enrollment end date: 12.04.19
- Engagement #: DB14388

WHAT YOU CAN DO.

We ask that you carefully review your account for fraudulent activity and report any transactions you did not initiate. We recommend you remain vigilant in doing so, especially over the next 12 to 24 months.

OTHER IMPORTANT INFORMATION.

Included with this letter are some additional helpful tips and steps you can take to protect yourself against the risks of fraud and identity theft.

FOR MORE INFORMATION.

Again, we regret any inconvenience this may have caused. Please don't hesitate to call us at 1-855-812-4439 – we are happy to assist you. As always, thank you for your trust in us, and for your continued business.

Sincerely,

Additional Helpful Tips

Below are additional helpful tips you may want to consider to protect your personal information.

Review this additional information:

- **Maryland and North Carolina** residents may also contact these agencies for information on how to prevent or avoid identity theft.
 - **For Maryland residents:** You may contact the Office of the Maryland Attorney General, 200 St. Paul Place, Baltimore, MD 21202, <http://www.marylandattorneygeneral.gov/>, 1-888-743-0023.
 - **For North Carolina residents:** You may contact the North Carolina Office of the Attorney General, Mail Service Center 9001, Raleigh, NC 27699-9001, <http://www.ncdoj.gov/>, 1-877-566-7226.
- **For Massachusetts residents:** You have the right to obtain a police report regarding 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.
- **For Oregon residents:** You are advised to report any suspected identity theft to law enforcement, including the Federal Trade Commission and the Oregon Attorney General.

Contact the major credit bureaus to get useful information about protecting your credit, including information about fraud alerts, security freezes, or other steps you can take to protect yourself from fraud and identity theft. To obtain an annual free copy of your credit reports, visit annualcreditreport.com, or call toll-free at 1-877-322-8228. Credit bureau contact details are provided below:

Equifax:

P.O. Box 740241
Atlanta, GA 30374
www.equifax.com
1-800-525-6285

Experian:

P.O. Box 2104
Allen, TX 75013
www.experian.com
1-888-397-3742

TransUnion:

P.O. Box 2000
Chester, PA 19016
www.transunion.com
1-800-680-7289

- **For Colorado, Georgia, Maryland, Massachusetts, and New Jersey residents:** You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional report(s).
- A fraud alert indicates to any business requesting your credit file that you suspect you are a victim of fraud and requires the business to verify your identity before issuing you credit. A fraud alert does not affect your ability to get a loan or credit, but it may cause some delay if you are applying for credit.
- A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, using a security freeze may delay your ability to obtain credit. To place a security freeze, you must send a written request to each of the three credit bureaus listed above and provide the following information: (1) your full name; (2) SSN; (3) date of birth; (4) the addresses where you have lived over the past 5 years; (5) proof of current address, such as a utility bill or telephone bill; (6) a copy of a government issued identification card; (7) if you are the victim of identity theft, the police report, investigative report, or complaint to a law enforcement agency; and (8) if you are not the victim of identity theft, payment by check, money order, or credit card. If you are not a victim of identity theft, the credit reporting agencies will charge you a fee for each security freeze.
- The Fair Credit Reporting Act (FCRA) is federal legislation that regulates how credit reporting agencies use your information. It promotes the accuracy, fairness, and privacy of consumer information in the files of credit reporting agencies. As a consumer, you have certain rights under the FCRA, which the FTC has summarized as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to ask for a credit score; you have the right to dispute incomplete or inaccurate information; credit reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; credit reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; you may seek damages from violators. Identity theft victims and active duty military personnel have additional rights.

For more information about these rights, you may go to www.ftc.gov/credit or write to: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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