

15763

September 23, 2019

[First Name] [Last Name] [suffix]  
[Address\_Line\_1]  
[Address\_Line\_2]  
[City], [State] [Zip]

#### NOTICE OF DATA BREACH

Dear [First Name]:

One of the responsibilities we have as a company is to uphold the privacy of current and former employees' personal information. We were recently informed that Corporate Creations, our service provider that receives wage garnishment documents on our behalf, had a data security incident. This may have affected you because you have a prior or current wage garnishment with Nordstrom. We want to update you on what happened, what action we're taking, and what you can do to help protect yourself. We take this situation seriously and sincerely apologize that this happened.

#### What Happened?

Corporate Creations informed us that on or about September 3, 2019, an unauthorized person may have acquired documents related to a wage garnishment action that concerned you. We received notification of this incident from Corporate Creations on September 13, and we learned that it may have affected you on September 19.

#### What Information Was Involved?

Information about you that may have been affected includes your name and social security number, and documents related to the wage garnishment action sent from a third party to Corporate Creations.

#### What We Are Doing

Corporate Creations has informed us that it has notified the FBI and engaged a computer forensics firm to investigate the incident. We are making the Experian services described below available to you.

#### What You Can Do

Out of an abundance of caution, we want to provide you with information and resources to help protect and monitor your information for any potential unauthorized activity.

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for 2 years. If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. Please note that identity restoration assistance is available to you for 2 years from the date of this letter and does not require any action on your part at this time.

We also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 2-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by 12/31/2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/RR3Bplus>
- Provide your **activation code**: [activation code]

Please see the attached Reference Guide for more details about Experian IdentityWorks. If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877.890.9332 by 12/31/2021. Be prepared to provide **engagement number DB14775** as proof of eligibility for the Identity Restoration services by Experian.

We encourage you to remain vigilant for incidents of fraud and identity theft by reviewing your account statements and monitoring your free credit reports. You also are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. The attached Reference Guide includes information about ordering your free credit report and recommendations by the U.S. Federal Trade Commission on the protection of personal information.

**For More Information**

For the Experian IdentityWorks services, please see the Experian contact information above. If you have questions for Nordstrom about this incident, you can contact the HR Service Center at 855-667-3947. Corporate Creations can be reached at (561) 461-8708.

Again, we hope you'll accept our sincere apologies for the concern or difficulty this situation may cause.

Sincerely,



Christine Deputy  
Chief Human Resources Officer

**Order Your Free Credit Report.** To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three consumer reporting agencies provide free annual credit reports only through the website, toll-free number or request form. Review your credit report carefully, and notify the consumer reporting agencies of any inaccuracies in your information, and of contents you do not understand.

**Report Incidents.** If you detect any unauthorized transactions in a financial account, promptly notify your payment card company or financial institution. If you detect any incident of identity theft or fraud, promptly report the incident to law enforcement, the FTC and your state Attorney General. If you believe your identity has been stolen, the FTC recommends that you close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's Identity Theft Report (available at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)) when you dispute new unauthorized accounts.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft:

Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338) [www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)

**Consider Placing a Fraud Alert on Your Credit File.** To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC as described above.

**Equifax:** P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-525-6285, [www.equifax.com](http://www.equifax.com)

**Experian:** P.O. Box 9554, Allen, TX 75013, 1-888-397-3742, [www.experian.com](http://www.experian.com)

**TransUnion:** P.O. Box 2000, Chester, PA 19022, 1-800-680-7289, [www.transunion.com](http://www.transunion.com)

**Consider Placing a Security Freeze on Your Credit File.** You may wish to place a "security freeze" (also known as a "credit freeze") on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. *Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually.* There is no charge to place or lift a security freeze. For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

The consumer reporting agencies may require identification information such as your full name, Social Security number, date of birth, current and prior addresses, government identification card, and proof of your current address, to honor your request.

**For Iowa Residents.** You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached at: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street Des Moines, IA 50319, (515) 281-5164 [www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov)

**For Maryland Residents.** You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You may contact the Maryland Attorney General at: Maryland Office of

the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023 (toll-free in Maryland), (410) 576-6300, [www.oag.state.md.us](http://www.oag.state.md.us)

**For Massachusetts Residents.** You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request for a security freeze.

**For New Mexico Residents.** You have rights under the federal Fair Credit Reporting Act ("FCRA"). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf> or [www.ftc.gov](http://www.ftc.gov).

**For North Carolina Residents.** You can obtain information from the North Carolina Attorney General's Office about preventing identity theft. You can contact the North Carolina Attorney General at: North Carolina Attorney General's Office, 9001 Mail Service Center, Raleigh, NC 27699-9001, (877) 566-7226 (toll-free in North Carolina) (919) 716-6400, [www.ncdoj.gov](http://www.ncdoj.gov)

**For Oregon Residents.** We encourage you to report suspected identity theft to the Oregon Attorney General at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, (877) 877-9392 (toll-free in Oregon), (503) 378-4400, <http://www.doj.state.or.us>

**For Rhode Island Residents.** You may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at: Rhode Island Office of the Attorney General, Consumer Protection Unit, 150 South Main Street, Providence, RI 02903, (401)-274-4400, <http://www.riag.ri.gov>

You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request for a security freeze.

## Reference Guide

We encourage you to take the following steps:

### Use and Register for Experian IdentityWorks Services

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for 2 years. This service includes identity restoration services and fraud tools.

**Identity restoration:** If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition). Please note that Identity Restoration is available to you for 2 years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

**Fraud tools:** A credit card is **not** required for enrollment in Experian IdentityWorks. You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors your Experian file for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** 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.
- **Lost Wallet:** Provides assistance with canceling/replacing lost or stolen credit, debit, and medical cards.
- **Child Monitoring:** For 10 children up to 18 years old, Internet Surveillance and monitoring to determine whether enrolled minors in your household have an Experian credit report are available. Also included are Identity Restoration and up to \$1M Identity Theft Insurance\*\*.

If you have questions about the service or need assistance with identity restoration that arose as a result of this incident, please contact Experian's customer care team at 877.890.9332. Be prepared to provide engagement number DB14775 as proof of eligibility for the identity restoration services by Experian.

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](http://www.ExperianIDWorks.com/restoration) for this information.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.