

October 25, 2019

15971

Important notice about your personal information

Dear [REDACTED]:

As you know, Nelnet has been servicing your student loans since September 2, 2010. We are writing to notify you that an unauthorized acquisition of your personal information occurred on October 18, 2019. Our records indicate that on, October 18, 2019, a spreadsheet meant for internal processing was sent out to a third party. At that time, Nelnet began to immediately contact the third party it was sent to.

Nelnet had made contact on October 18, 2019, minutes after the incident occurred, and the third party advised Nelnet that they had received the correspondence, and they have destroyed the document.

The spreadsheet received by the third party contained your name, social security number, and date of birth.

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.

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 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
1-800-349-9960
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
<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 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.

Although we believe your information will not be used inappropriately, we ask that you closely monitor all credit activity over the next 12 to 24 months and immediately report suspected identity theft or fraud incidents to your financial institutions and the consumer reporting agencies. If you would like more information about identity theft, please visit the Federal Trade Commission's (FTC) website at www.consumer.gov/idtheft or contact the FTC directly at 877.IDTHEFT.

To help protect your identity, we are offering a complimentary two year membership of Experian's® ProtectMyID® Alert. 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.

You can activate ProtectMyID Now in three easy steps

1. ENSURE That You Enroll By: **January 31, 2020** (Your code will not work after this date.)
2. VISIT the ProtectMyID Web Site to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE Your Activation Code: [REDACTED]

If you have questions or need an alternative to enrolling online, please call 877-371-7902 and provide engagement #: [REDACTED]

Please know that we regret any inconvenience or concern this incident may cause you. We believe there is little risk of your personal information being compromised, and Nelnet remains committed to protecting our customers' privacy. Please do not hesitate to contact us at 888.486.4722 with any questions.

Sincerely,

Emily K.

Nelnet

