

16060



November 4, 2019



Dear [REDACTED],

Per my discussion with [REDACTED], a recent breach of security occurred involving your personal information. We sincerely apologize for this situation and any inconvenience.

**What We Are Doing**

As a precaution, we are offering you credit monitoring from Equifax® for two years, which will be provided at no cost to you. Information on how to sign up for Equifax Credit Watch™ is detailed in the addendum to this letter. This offer will be available for 90 days.

**What You Can Do**

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If a police report is filed with Massachusetts authorities (one has not been filed at this time), we will let you know. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a consumer 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.

If you have been a victim of identity theft, and you provide the consumer reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a consumer reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)) by regular, certified or overnight mail at the addresses below. As always, we recommend that you remain vigilant in reviewing your financial account statements and report any suspicious account activity concerning your accounts immediately to your bank.

The three major consumer reporting agencies are:

|                 | <u>Equifax</u>   | <u>Experian</u>                              | <u>TransUnion</u>   |
|-----------------|--|--|---|
| Phone           | 1-800-525-6285   | 1-888-397-3742                               | 1-800-680-7289  |
| Website         | www.equifax.com  | www.experian.com                             | www.transunion.com  |
| Mailing Address | Equifax Information Services<br>LLC<br>P.O. Box 105069<br>Atlanta, GA 30348-5069 | Experian<br>P.O. Box 9554<br>Allen, TX 75013 | TransUnion Fraud Victim<br>Assistance<br>P.O. Box 2000<br>Chester, PA 19016 |

Additionally, in order to request a security freeze, you will need to provide your personal information including your full name, social security number, date of birth, addresses for the past five years, proof of current address (such as a copy of a utility bill), and a photocopy of your government-issued ID card. If you are a victim of identity thief, provide a copy of the police report or compliant to a law enforcement agency concerning the incident. If you are not a victim of identity theft, include a check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The consumer reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The consumer reporting agencies 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 written request to the consumer reporting agencies by mail and include proper identification (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 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 written request to each of the three consumer reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN number 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.

You may also wish to consider placing a "fraud alert" on your personal credit file. A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your file, you should call any one of the three consumer reporting agencies. As soon as one consumer reporting agency confirms your fraud alert, the others are notified to place fraud alerts.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission ("FTC") recommends that you check your credit reports periodically. The Fair and Accurate Credit Transaction Act of 2003 (or FACT Act) gives consumers the ability to obtain an annual credit report from each of the three consumer reporting agencies *free of charge*. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free 1-877-322-8228. If you find any information relating to fraudulent transactions, you should contact the consumer reporting agency to determine how to have the transaction deleted.

The FTC also provides helpful information on identity theft. For more information, and to report identity theft, visit [www.identitytheft.gov](http://www.identitytheft.gov) or call the FTC hotline at 1-877-IDTHEFT (1-877-438-4338). If you believe you have been a victim of identity theft, we encourage you to report the matter to the FTC.

Again, I apologize for any inconvenience this may cause. Please do not hesitate to contact me if you have any questions or if I can assist you in any way.

Sincerely,



Beth C. Power

Vice President

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Your Activation Code: XXXXXXXXXX



### Product Information

**Equifax® Credit Watch™ Gold with 3-in-1 Credit Monitoring provides you with the following key features:**

- 3- Bureau credit file monitoring<sup>1</sup> and alerts of key changes to your Equifax®, Transunion®, and Experian® credit reports
- One Equifax 3-Bureau credit report
- Automatic Fraud Alerts<sup>2</sup> With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit
- Wireless alerts (available online only) Data charges may apply.
- Access to your Equifax® credit report
- Up to \$1 MM Identity Theft Insurance<sup>3</sup>
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

### Enrollment Instructions

**To sign up online for online delivery go to [www.myservices.equifax.com/tri](http://www.myservices.equifax.com/tri)**

- 1. Welcome Page:** Enter the Activation Code provided above in the "Activation Code" box and click the "Submit" button.
- 2. Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the "Continue" button.
- 3. Create Account:** Complete the form with your email address, create a User Name and Password, review the Terms of Use and then check the box to accept and click the "Continue" button.
- 4. Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button.
- 5. Order Confirmation:** This page shows you your completed enrollment. Please click the "View My Product" button to access the product features.

1. Credit monitoring from Experian® and Transunion® will take several days to begin.

2. The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

3. Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. The description herein is a summary and intended for informational purposes only 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.

Your Activation Code: XXXXXXXXXX



**To sign up for US Mail delivery, dial 1-855-833-9162 for access to the Equifax Credit Watch Gold with 3-in-1 Credit Monitoring automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.**

- 1. Activation Code:** You will be asked to enter your Activation Code provided above.
- 2. Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
- 3. Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
- 4. Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

1. Credit monitoring from Experian® and Transunion® will take several days to begin.
2. The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.
3. Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. The description herein is a summary and intended for informational purposes only 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.

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