

November 15, 2019

7027 Mill Rd #201 Brecksville, OH 44141 www.requestatest.com

[First and Last Name]
[Address]
[Address]

Dear [First and Last Name]:

We are writing to share with you important information regarding a data security incident that potentially involved your personal information. We take this incident very seriously. As such, we are providing you with resources to protect against the possible misuse of your personal information.

## **Credit Monitoring Services:**

While Request A Test, Ltd. is not aware of any identity fraud or improper use of any information as a direct result of this incident, out of an abundance of caution, we have arranged to have Identity Guard® provide you with one (1) year of complimentary credit monitoring and identity theft protection services. To activate your membership, please follow the steps outlined at the end of this letter.

#### Your Rights:

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, as detailed below.

#### What You Can Do:

We recommend that you remain vigilant in regularly reviewing and monitoring all of your account statements and credit history to guard against any unauthorized transactions or activity. If you discover any suspicious or unusual activity on your accounts, please contact your financial institution or call the number on the back of your payment card. We have provided additional information below, which contains more information about steps you can take to protect yourself against fraud and identity theft.

## For More Information:

If you have any questions about this notice or the incident, please call (440) 584-8151 during our normal hours of operation from 9:00 am to 4:00 pm EST.

We value your business and sincerely apologize for any inconvenience caused by this incident. Thank you for your understanding.

Sincerely,

Noelle Perez President Request A Test, Ltd.

## **Credit Monitoring Services**

#### COMPLIMENTARY SERVICE OFFER

Request A Test, Ltd. would like to offer you a one (1) year subscription to Identity Guard® Total Protection, a credit monitoring and identity theft protection service. Identity Guard® Total Protection provides monitoring and protection of not only credit data, but also monitors Internet chat rooms and newsgroups and alerts you if your Social Security number, credit cards, and bank account numbers are found in unsecure online locations. This program is provided by Intersections Inc., a leading provider of consumer and corporate identity risk management services.

## The protection features include:

- SSN Monitoring
- Online "Black Market" Monitoring
- ID Verification Alerts
- Account Takeover Alerts
- Identity Theft Victim Assistance
- Lost Wallet Protection
- Daily 3-Bureau Credit Monitoring
- 3-Bureau Credit Reports (Quarterly)
- 3-Bureau Credit Scores\* (Quarterly)
- Address Change Monitoring
- 3-Bureau Credit Analyzer
- \$1 Million Identity Theft Insurance\*\*
- Account Access via Mobile App
- Public Record Monitoring
- PC Keyboard Encryption Software
- PC Antivirus Software

\*The scores you receive with identity Guard® are provided for educational purposes to help you understand your credit. They are calculated using the information contained in your Equifax, Experian and TransUnion credit files. Lenders use many different credit scoring systems, and the scores you receive with Identity Guard are not the same scores used by lenders to evaluate your credit.

Credit scores are provided by CreditXpert® based on data from the three major credit bureaus.

\*\*Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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 may not be available in all jurisdictions.

### **ENROLLMENT PROCEDURES**

To activate this coverage please visit the website and enter the redemption code provided below. The redemption code is required for enrollment, and can only be used one time by the individual addressed. Please enroll no later than February 1, 2020.

Website: www.identityguard.com/enroll

Redemption Code: [CODE]

In order to enroll, you will need to provide the following personal information:

Mailing Address

- Phone Number
- Social Security Number
- Date of Birth
- Email Address
- Redemption Code

This service is complimentary; no method of payment will be collected during enrollment and there is no need to cancel. For assistance with enrollment, the Identity Guard® Customer Service number is 800-452-2541 and hours of operation are:

Monday – Friday: 8am -11pm (ET)

• Saturday: 9am – 6pm (ET)

#### Additional Information

To protect against possible fraud, identity theft or financial loss, we encourage you to remain vigilant, review your account statements, and monitor your credit reports. Provided below are the names and contact information for the three major U.S. credit reporting agencies and additional information about steps you can take to obtain a free credit report and to place a fraud alert, credit freeze, or credit lock on your credit report. If you believe you are a victim of fraud or identity theft you should consider contacting your local law enforcement agency, your State's attorney general, or the Federal Trade Commission.

#### INFORMATION ON OBTAINING A FREE CREDIT REPORT

U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit reporting agencies. To order your free credit reports, visit <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> or call toll-free (877) 322-8228.

# INFORMATION ON IMPLEMENTING A FRAUD ALERT, CREDIT FREEZE, OR CREDIT LOCK

To place a fraud alert, credit freeze, or credit lock on your credit report, you must contact the three credit reporting agencies below:

TransUnion: Equifax: Experian: Consumer Fraud Div. Credit Fraud Center TransUnion LLC P.O. Box 740256 P.O. Box 9554 P.O. Box 2000 Atlanta, GA 30374 Allen, TX 75013 Chester, PA 19022-2000 1-888-766-0008 1-888-397-3742 1-800-680-7289 www.equifax.com www.transunion.com www.experian.com

Fraud Alert: Consider contacting the three major credit reporting agencies at the addresses below to place a fraud alert on your credit report. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for the credit, it might protect against someone else obtaining credit in your name.

To place a fraud alert, contact any of the three major credit reporting agencies listed above and request that a fraud alert be put on your file. The agency that you contacted must notify the other two agencies. A fraud alert is free and lasts 90 days, but can be renewed.

Credit Freeze: A credit freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report until the freeze is lifted. When a credit freeze is in place, no one—including you—can open a new account. As a result, 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.

To place a credit freeze, contact all three credit reporting agencies listed above and provide the personal information required by each agency to place a freeze, which may include:

- 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 or telephone bill;
- 6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);

- 7. If you are a victim of identity theft, a copy of either a police report, investigative report, or complaint to a law enforcement agency concerning identity theft; and
- 8. If you are not a victim of identity theft, payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit agencies must send written confirmation to you within five business days and provide you with a personal identification number (PIN) or password that you will use to temporarily lift or remove a credit freeze.

Credit Lock: Like a credit freeze, a credit lock restricts access to your credit report and prevents anyone from opening an account until unlocked. Unlike credit freezes, your credit can typically be unlocked online without delay. To lock your credit, contact all three credit reporting agencies listed above and complete a credit lock agreement. The cost of a credit lock varies by agency, which typically charges monthly fees.

#### ADDITIONAL RESOURCES

You may also contact the U.S. Federal Trade Commission ("FTC") for further information on fraud alerts, credit freezes, credit locks, and how to protect yourself from identity theft. The FTC can be contacted at 400 7th St. SW, Washington, DC 20024; telephone 1-877-382-4357; or <a href="https://www.consumer.gov/idtheft">www.consumer.gov/idtheft</a>.