

16097



Westminster Financial Companies, Inc.
40 North Main Street, Suite 2400
Dayton, OH 45423

November 22, 2019

F0764-L04-0000004 P001 T00002 *****MIXED AADC 159

SAMPLE A SAMPLE - L04 MA (CREDIT)

APT 123

123 ANY ST

ANYTOWN, US 12345-6789



RE: Important Security Notification. Please read this entire letter.

Dear Sample A Sample:

We are writing to inform you of a data security incident experienced by Westminster Financial that may have affected your personal information on October 8, 2019. Westminster takes the privacy and security of your information very seriously and regrets any concern that this incident may cause. We are writing to notify you of this incident and inform you about steps that can be taken to help protect your personal information.

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/cr-edit-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/cr-edit-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.

To help protect your identity, we are offering a complimentary two year membership of credit monitoring through Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: 02/28/2020** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bplus>
- Provide your **activation code: ABCDEFGHI**

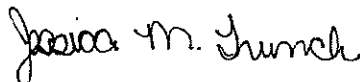
If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877.890.9332 by **02/28/2020**. Be prepared to provide engagement number **DB16493** as proof of eligibility for the identity restoration services by Experian.

A credit card is **not** required for enrollment in Experian IdentityWorks.

For More Information. If you have questions or need assistance, please contact Jessica M. Trunck at 1.937.665.0117.

We take the protection of your personal information very seriously. Please accept our sincere apologies and know that we deeply regret any worry or inconvenience that this may cause you.

Sincerely,



Jessica M. Trunck
Chief Compliance Officer
Westminster Financial Companies



Westminster Financial Companies, Inc.
 40 North Main Street, Suite 2400
 Dayton, OH 45423

November 22, 2019

F0764-L03-0000003 P001 T00002 *****MIXED AADC 159



SAMPLE A SAMPLE - L03 MA (NON-CREDIT)
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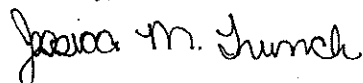
What Else Can You Do? We encourage you to take the following steps to protect yourself and your information:

1. **Review Your Account Statements and Credit Reports.** Remain vigilant by reviewing your account statements and credit reports closely. You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by requesting your report online at <http://www.annualcreditreport.com>, or by calling toll-free 1.877.322.8228.
2. **Fraud Alert.** You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for one year. The alert informs creditors of possible fraudulent activity with your report and requests that the creditor contact you prior to opening any accounts in your name. Additional information is available at <http://www.annualcreditreport.com>.

For More Information. If you have questions or need assistance, please contact Jessica M. Trunck at 1.937.665.0117.

We take the protection of your personal information very seriously. Please accept our sincere apologies and know that we deeply regret any worry or inconvenience that this may cause you.

Sincerely,



Jessica M. Trunck
Chief Compliance Officer
Westminster Financial Companies