



16291

January 3, 2020

[Original First Name] [Original Last Name]  
[Original Address 1]  
[Original City], [Original State] [Original Zip Code]

Dear [Original First Name] [Original Last Name],

We are writing to inform you of a recent incident that may have exposed some of your personal information, including your first name, last name, and driver's license number. While we have no indication that your personal information has been used inappropriately, we are writing to provide you with some steps you can take to protect your personal information.

We recommend that you review the information provided in the enclosed "Further Information and Steps You Can Take." The enclosure identifies some steps you can take to guard against the inappropriate use of your personal information. Additionally, we will cover services for the protection of your identity through a 12-month Experian Identityworks Membership at no cost to you. To activate your membership and start monitoring your personal information please visit the Experian Identityworks website to enroll at <https://www.experianidworks.com/credit> and provide your activation code, which is [Activation Code]. Be prepared to provide engagement number [Engagement Number] as proof of eligibility for the identity restoration services by Experian.

We sincerely regret and apologize for any inconvenience this may cause you. Please do not hesitate to contact us at 626-224-9595 if you have any questions or concerns.

Sincerely,

Marc Friedant  
President & Chief Financial Officer

Enclosure: Further Information and Steps You Can Take

**Further Information and Steps You Can Take**

### **Additional details regarding your 12-month Experian IdentityWorks Membership:**

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.<sup>1</sup> **Credit Monitoring:** Actively monitors Experian file for indicators of fraud. **Identity Restoration:** Identity Restoration agents 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. Up to \$1M **Identity Theft Insurance<sup>2</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877.890.9332. 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 (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 this Identity Restoration support is available to you for one year 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). You will also find self-help tips and information about identity protection at this site.

### **Filing a Police Report for Suspicious Activity**

We encourage you to remain vigilant of identity theft or fraud. You should review account statements, explanation of benefits, and credit reports and report any suspicious activity or suspected identity theft. You have the right to file a police report if you experience identity theft or fraud. If you do find suspicious activity of identity theft or fraud, call your local police or sheriff's office and file a police report of identity theft. Get a copy of the police report. You may need to give copies of the police report to creditors to clear up your records. In addition, you should report identity theft to your state's Attorney General and to the Federal Trade Commission ("FTC"). This notice has not been delayed by law enforcement.

### **Monitoring your Accounts**

You may obtain a free copy of your credit report from each of the credit bureaus once a year by visiting <http://www.annualcreditreport.com>, or calling 877-322-8228. Hearing impaired consumers can access TDD service at 877-730-4104. You may contact the nationwide credit bureaus at:

**Equifax**, 866-349-5191, P.O. Box 740241, Atlanta, GA 30374, [www.equifax.com/FCRA](http://www.equifax.com/FCRA).

**Experian**, 888-397-3742, P.O. Box 9701, Allen, TX 75013, [www.experian.com](http://www.experian.com).

**TransUnion**, 800-916-8800, P.O. Box 2000, Chester, PA 19022, [www.transunion.com](http://www.transunion.com).

You may also place a fraud alert or security freeze on your credit report at no cost. A fraud alert is a notice that can be placed on a consumer's credit report that alerts companies who may extend credit that the consumer may have been a victim of identity theft or fraud. When a fraud alert is displayed on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. There are two types of fraud alerts: an "initial" fraud alert that lasts for one year, and an "extended" fraud alert for victims of identity theft or fraud that lasts seven years. A fraud alert should not affect your ability to get a loan or credit, but it may cause some delay if you are applying for credit. To place a fraud alert, please contact one of the credit reporting agencies at:

**Equifax**, 888-836-6351, P.O. Box 105069, Atlanta, GA 30348, [www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services).

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

**TransUnion**, 800-680-7289, P.O. Box 2000, Chester, PA 19016, [www.transunion.com/fraud-alerts](http://www.transunion.com/fraud-alerts).

Alternatively, you may place a security freeze on your file. Security freezes will prevent new credit from being opened in your name without the use of a personal identification number or password that will be issued by the credit reporting agencies after you initiate the freeze. In order to place a security freeze, you may be required to provide the credit reporting agencies with information that identifies you. A security freeze can make it more difficult for someone to get credit in your name, but it also

<sup>1</sup> Offline members will be eligible to call for additional reports quarterly after enrolling.

<sup>2</sup> 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.

may delay your ability to obtain credit. The credit reporting agencies may not charge a fee to place a freeze or remove a freeze. To place a security freeze, please contact one of the agencies at:

**Equifax**, 888-298-0045, P.O. Box 105788, Atlanta, GA 30348, [www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services).

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

**TransUnion**, 888-909-8872, P.O. Box 160, Woodlyn, PA 19094, [www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze).

#### **Additional Information**

You may find additional information about fraud alerts, security freezes, and suggestions you can take to protect yourself from identity theft or fraud by contacting the FTC or your state Attorney General.

The FTC provides suggestions for actions you may take in the event of identity theft at [www.consumer.ftc.gov/features/feature-0014-identity-theft](http://www.consumer.ftc.gov/features/feature-0014-identity-theft). You may also call the FTC for more information at 1-877-ID-THEFT (438-4338) (TTY: 1-866-653-4261), or write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.