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AmeriSave Mortgage Corporation  
3525 Piedmont Rd NE  
8 Piedmont Center, Suite 600  
Atlanta, GA 30305

## NOTICE OF SECURITY INCIDENT

[Customer name  
Street Address  
City State Zip code]

**Re: Important Notice About Your Personal Information**

January [XX], 2020

Mr./Mrs. [ ],

The personal information that you have provided to AmeriSave Mortgage Corporation ("AmeriSave") may have been disclosed as part of a recent security incident involving use of AmeriSave credentials on an AmeriSave's business partner's system. This notice informs you of what we are doing to protect your personal information and what you can do to protect your identity.

### **What Happened?**

On December 12, 2019, one of AmeriSave's business partners notified AmeriSave that, between October 2019 and November 2019, unauthorized third-parties may have used AmeriSave's account credentials to access a business partner platform that maintained the personal information of AmeriSave's customers. As a result, your personal information may have been inappropriately viewed or accessed by third parties who gained unauthorized access to this application.

### **What Information Was Involved?**

The information contained in the business partner's platform included the personal information reflected in your loan application. That personal information may have included, but is not limited to, your name, address, Social Security number, date of birth, employment history, income information, mortgage loan information, information regarding assets and liabilities, and other consumer information; however, no passwords, security codes, access codes, or similar information were present in the potentially compromised data.

### **What We Are Doing**

We take this issue seriously. AmeriSave and the business partner are undertaking a thorough review of this incident, and AmeriSave and the vendor have disabled the compromised accounts within its application to minimize the possibility of further access to your personal information.

**Although we currently are unaware of any misuse of your personal information, we continue to be alert for signs of identity theft.**

### **What You Can Do**

This notice provides you with important information necessary to protect yourself against the risk of identity theft from this security incident.

**Monitor Your Accounts:** To protect your identity, we recommend that you remain vigilant by monitoring your financial account statements for the next 12 to 24 months.

If in the course of reviewing your accounts and credit reports you discover any suspicious financial activity, please contact law enforcement and file a police report of identity theft. You should also obtain a copy of the police report; you may need it to clear up the fraudulent debts. Please also notify us of the suspicious activity.

**Free Credit Monitoring:** To help protect your identity, we are offering a **complimentary twenty-four (24) month membership of Experian's® IdentityWorks<sup>SM</sup>**. 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: [enrollment end date]** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [URL]
- Provide your **activation code: [code]**

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 [customer service number] by [enrollment end date]. Be prepared to provide engagement number [engagement #] as proof of eligibility for the identity restoration services by Experian.

#### **Additional Details Regarding Your 24-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.\*
- **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<sup>TM</sup>:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance<sup>\*\*</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 [customer service number]. 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).

\* Offline members will be eligible to call for additional reports quarterly after enrolling

\*\* 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.

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.

**Free Credit Reports:** In addition, you have the right to request that each of the three consumer reporting agencies listed below send you a free copy of your credit reports once every twelve months for your review. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at [www.ftc.gov](http://www.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three credit bureaus individually; they provide your free report only through the website or toll-free number.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission recommends that you check your credit reports periodically. Thieves may wait to use stolen personal information at different times. Checking your credit reports periodically can help you spot problems and address them quickly. If you find accounts you did not open, inquiries from creditors that you did not initiate, or inaccurate personal information (such as your home address or Social Security number), please call the consumer reporting agency at the telephone number on the report.

**Fraud Alerts:** In addition, you have the right to request that each of the three consumer reporting agencies listed below send you a free copy of your credit reports once every twelve months for your review.

**Equifax Information  
Services LLC**  
P.O. Box 105069  
Atlanta, GA 30348-5069  
(800) 525-6285  
[www.equifax.com](http://www.equifax.com)

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

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

In addition to reviewing your credit report, you have the right to place a fraud alert on your credit file. A fraud alert requires creditors to contact you before they open any new accounts or change your existing accounts. To place a fraud alert on your credit file, please call any one of the three major credit bureaus listed above. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for 90 days. You can renew it after 90 days.

**Obtain a Police Report:** Under Massachusetts law, you also have the right to obtain a police report 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.

**Security Freeze:** You may also consider placing a security freeze on your credit file at **no charge** by calling the toll-free telephone numbers for each of the three national consumer credit reporting agencies or by using the webpages listed below. 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.

Equifax: <https://www.equifax.com/personal/credit-report-services/credit-freeze/>

Experian: [http://www.experian.com/consumer/security\\_freeze.html](http://www.experian.com/consumer/security_freeze.html)

TransUnion: <https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide the following information:

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, provide 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, 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 3 business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within 5 business days and provide you with a unique personal identification number (PIN) or password, or both, that you can use 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 credit 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 credit reporting agencies have 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 credit bureaus 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 credit bureaus have 3 business days after receiving your request to remove the security freeze.

**Learn More About Identity Theft:** If you would like to learn more about identity theft, the Federal Trade Commission has online guidance about the steps that consumers can take to protect themselves against identity theft at [IdentityTheft.gov](http://IdentityTheft.gov), as does your state attorney general's office. You can also obtain information about security freezes from the credit reporting agencies noted above or by contacting the Federal Trade Commission's Consumer Response Center at 600 Pennsylvania Avenue, NW, Washington, DC 20580, (877) FTC-HELP or (877) 382-4357, or <http://www.consumer.ftc.gov/features/feature-0014-identity-theft>.

Finally, please call us at (800) 222-8113 if you have any questions or concerns regarding this notice. Our agents are there to assist you or answer any questions that you may have.

Sincerely,

AmeriSave Customer Service