

16320



H&R BLOCK

January 9, 2020

«Client_First» «Client_Last»
«Address» «aptno»
«City», «State» «Zip»

Dear Mr./Ms. «Client_Last»:

H&R Block, Inc. has become aware that an unauthorized party may have accessed your information. Upon learning of this situation, we immediately informed law enforcement and have arranged for you to receive 24 months of identity protection under the Experian IdentityWorksSM at no cost to you. If your tax return contains information about a spouse, dependent, or third-party, please contact us at 1-888-436-3965 to obtain identity protection for these individuals.

From the date that you set up your account, Experian IdentityWorksSM will enroll you in Tri-Bureau Credit Monitoring[™] and you will receive alerts regarding changes in your credit file. Using your phone, you can review and verify these credit alerts. This service also includes a \$1,000,000 Identity Theft Insurance Policy and 24 months enrollment in Experian IdentityWorksSM Identity Restoration, if needed.

Experian IdentityWorksSM has a simple Internet-based verification and enrollment process. To sign up, go to <https://www.experianidworks.com/3bcredit>. You will need to provide the redemption code that is listed below. Once you have entered your redemption code, click on "Sign up now" on the right side of the page and follow the website's instructions. Please note that if you enroll online, part of the sign-up process may include receiving a phone call from Experian IdentityWorksSM soon after you initiate the registration process.

Website: <https://www.experianidworks.com/3bcredit>

«CLFSTNAME» «CLLLSTNAME» «Primary_AllClear ID»

If you have questions about Experian IdentityWorksSM, its coverage, or do not wish to register over the internet, please contact Experian IdentityWorksSM directly at 1-877-890-9332 and reference engagement # [REDACTED]. Representatives are available to assist you from 9:00 a.m. – 5:00 p.m. Central time Monday through Saturday.

What You Can Do and Steps We Recommend You Take

You may obtain information from the FTC and your State Attorney General about steps you can take to avoid identity theft. Under Massachusetts law, you have the right to obtain any police report filed regarding this matter. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. Please see the enclosure to learn more about other steps you can take to protect yourself, including the availability of credit freezes free of charge.

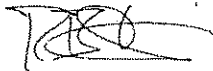
Review your financial statements carefully. We encourage you to activate the AllClear ID service we're offering at no cost to you. Whether or not you accept the Experian IdentityWorksSM service, we recommend you remain vigilant about regularly reviewing personal financial statements, including your credit card and bank account statements.

Obtain a free credit report. You may request a free copy of your credit report once every 12 months by visiting <http://www.annualcreditreport.com> or by calling 1-877-322-8228 toll free. You can print a copy of the request form at <http://www.ftc.gov/bcp/menus/consumer/credit/rights.shtm>.

Review your credit report carefully. Look for accounts **you did not open** and inquiries from creditors that you did not initiate. Also, look for personal information, **such as your home address or Social Security Number** that is inaccurate. If you see anything that's wrong or that **you do not understand**, call the credit reporting agency at the telephone number on the report.

We regret this happened and understand that an incident of this nature can be unsettling. We strive to ensure a high level of data security and integrity for our clients. Should you have any questions or other concerns about this matter, please don't hesitate to contact H&R Block at 1-888-436-3965.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Bruce Daise', with a stylized flourish at the end.

Bruce Daise
Chief Privacy Officer
H&R Block

Information about Identity Theft Prevention

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax, P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, www.equifax.com

Experian, P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com

TransUnion, P.O. Box 6790, Fullerton, CA 92834-6790, 1-800-916-8800, www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

- **Federal Trade Commission, Consumer Response Center**
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft
- **For residents of Maryland:** You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

Maryland Office of the Attorney General, Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.oag.state.md.us
- **For residents of Massachusetts:** You also have the right to obtain any police report filed regarding 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.
- **For residents of North Carolina:** You may also obtain information about preventing and avoiding identity theft from North Carolina Attorney General's Office:

North Carolina Attorney General's Office, Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
1-877-5-NO-SCAM
www.ncdoj.gov

Fraud Alerts: A fraud alert tells businesses that check your credit that you may be a victim of fraud and to check with you before opening a new account. There are also two types of fraud alerts that you can place on your credit report: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax: 1-800-525-6285, www.equifax.com

Experian: 1-888-397-3742, www.experian.com

TransUnion: 1-800-680-7289, www.transunion.com

Security Freezes (Credit Freezes): Security freezes, also known as credit freezes, restrict access to your credit file preventing the release of your credit report without your authorization; thus, making it harder for identity thieves to open new accounts in your name. You can freeze, temporarily lift a freeze, and unfreeze your credit file for free. Lifting a freeze and unfreezing your credit file requires a personal identification number ("PIN") or password (or both) that is issued to you when you first initiate a freeze. You can also get a free freeze for your children who are under 16. If you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too.

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 request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request.

The credit bureaus must send written confirmation to you within five business days and provide you with your PIN or password (or both). It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

Freezes are different from Credit Locks. They work in a similar way, but locks may have monthly fees.

Unlike a fraud alert, you must separately place a freeze on your credit file at each credit reporting company. To freeze, temporarily lift a freeze, or unfreeze your credit report, you may send a written request by regular, certified or overnight mail to the addresses below. You may also place a 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/credit-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
Box 160
Woodlyn, PA 19094
1-888-909-8872
(<https://www.transunion.com/credit-freeze>)

To request a 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.

To temporarily lift a freeze, you will need to provide some or all of the following information to the credit reporting agency:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Address
3. Social Security Number;
4. PIN/Password; and
5. Either
 - (a) The entities or individuals you would like to receive your credit report; or
 - (b) The specific time period you would like to lift a freeze.

To lift a freeze, you will need to provide some or all of the following information to the credit reporting agency:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Address
3. Social Security Number; and
4. PIN/Password

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.