16585



C/O ID Experts PO Box 4219 Everett WA 98204

<<First Name>> <<Last Name>> <<Address1>> <<Address2>> <<City>>, <<State>> <<Zip>>

To Enroll, Please Call:
1-833-554-0514
Or Visit:
https://app.myidcare.com/accountcreation/protect
Enrollment Code:
<<XXXXXXXXX

March 2, 2020

Notice of Data Breach

Dear <<First Name>> <<Last Name>>,

The protection of your personal information is a priority for us at Cygnus Home Service, LLC ("Cygnus"), doing business as Schwan's Home Service. Unfortunately, we are writing to inform you of an incident that occurred with one of our vendors, UltiPro® by Ultimate Software Group, Inc. ("UltiPro"), which potentially involves your personal information. We take this matter very seriously and understand the personal nature of the information at issue, which is why we are offering you the opportunity to enroll in MyIDCare™, a complimentary identity protection service, to reduce the chances of identity theft or fraud on your accounts.

What Happened

On January 28, 2020, we learned that UltiPro inadvertently addressed a secure email containing your personal information to UltiPro's client. Upon viewing the information in the email, the client recognized that it was not the intended recipient, deleted the email, and immediately notified UltiPro, who then rescinded all access to the information contained in the email. At this time, there is no evidence to suggest there has been any attempt to misuse any of your personal information or that any of your information was retained by an unauthorized party. Out of an abundance of caution, we are taking a number of actions to protect your identity.

What Information Was Involved

The personal information that was potentially disclosed includes your first name, last name, birthdate, and Social Security number.

What We Are Doing

The privacy and security of your personal information is of the highest importance to us, and we are handling this incident with the greatest of care. Accordingly, we are offering identity theft protection services to you through ID Experts®, a data breach and recovery services expert, to provide you with MyIDCare™. MyIDCare services include 24 months of Credit and CyberScan monitoring; a \$1,000,000 insurance reimbursement policy; and fully managed ID theft recovery services. With this protection, MyIDCare will help you resolve issues if your identity is compromised. We are also reinforcing our existing security protocols and providing additional training to our employees to reduce the likelihood of a similar event in the future.

We want to stress again that we have no evidence that any of your personal information was misused. We are simply putting every effort into minimizing any impact to you. We recommend you to take full advantage of the services with ID Experts.

What You Can Do

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. Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. 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.

There is no charge to place, temporarily lift, or permanently remove a security freeze. To request a security freeze, please contact the credit reporting agencies by phone, mail, or online using the contact information contained in the following pages of this letter. You will need your full name, address, Social Security number, date of birth, addresses over the past five years, proof of current address, photocopy of a government-issued ID, and, if you are a victim of identity theft, a copy of the police report or complaint relating to the identity theft. Credit agencies usually enact credit freezes three days after receipt of request. You can find more information on security freezes online at https://www.mass.gov/how-to/request-acredit-report-security-freeze.

We encourage you to contact ID Experts with any questions and to enroll in free MyIDCare services by calling 1-833-554-0514 or going to https://app.myidcare.com/account-creation/protect; and using the Enrollment Code provided above. MyIDCare experts are available Monday through Friday from 9:00 a.m. - 9:00 p.m. Eastern Time. Please note the deadline to enroll is May 28, 2020.

Again, at this time, there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering. Representatives can answer questions or concerns you may have regarding protection of your personal information.

For More Information

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter. We cannot stress enough that the protection of your information is of the utmost importance to us.

Please call 1-833-554-0514 or go to https://app.myidcare.com/account-creation/protect for assistance or for any additional questions you may have.

Sincerely,

Gayle Hayhurst

SVP Human Resources, CHRO Cygnus Home Service, LLC

Schwan's Home Service

(Enclosure)



Recommended Steps To Help Protect Your Information

- 1. Website and Enrollment. Go to https://app.myidcare.com/account-creation/protect; and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.
- 2. Activate the credit monitoring provided as part of your MyIDCare membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, MyIDCare will be able to assist you.
- 3. Telephone. Contact MyIDCare at 1-833-554-0514 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- 4. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in MyIDCare, notify them immediately by calling or by logging into the MyIDCare website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

5. Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting 1-866-349-5191 P.O. Box 105069 Atlanta, GA 30348-5069 www.alerts.equifax.com Experian Fraud Reporting 1-888-397-3742 P.O. Box 9554 Allen, TX 75013 www.experian.com TransUnion Fraud Reporting 1-800-680-7289 P.O. Box 2000 Chester, PA 19022-2000 www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

- 6. Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.
- 7. You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

California Residents: Visit the California Office of Privacy Protection (http://www.ca.gov/Privacy) for additional information on protection against identity theft.

Iowa Residents: You have the right to report suspected incidents of identity theft to local law enforcement or the Iowa Office of the Attorney General, Consumer Protection Division, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, Iowa 50319-0106, www.iowaattorneygeneral.gov/for-consumers, Telephone: 515-281-6771.

North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoi.gov, Telephone: 1-919-716-6400.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261



C/O ID Experts PO Box 4219 Everett WA 98204

<<First Name>> <<Last Name>> <<Address1>> <<Address2>> <<City>>, <<State>> <<Zip>>

To Enroll, Please Call:

1-833-554-0514

Or Visit:

https://app.myidcare.com/account-creation/protect

Enrollment Code:

<<XXXXXXXXX

March 2, 2020

Notice of Data Breach

Dear <<First Name>> <<Last Name>>,

The protection of your personal information is a priority for us at Cygnus Home Service, LLC ("Cygnus"), doing business as Schwan's Home Service. Unfortunately, we are writing to inform you of an incident that occurred with one of our vendors, UltiPro® by Ultimate Software Group, Inc. ("UltiPro"), which potentially involves your personal information. We take this matter very seriously and understand the personal nature of the information at issue, which is why we are offering you the opportunity to enroll in MyIDCareTM, a complimentary identity protection service, to reduce the chances of identity theft or fraud on your accounts.

What Happened

On January 28, 2020, we learned that UltiPro inadvertently addressed a secure email containing your personal information to UltiPro's client. Upon viewing the information in the email, the client recognized that it was not the intended recipient, deleted the email, and immediately notified UltiPro, who then rescinded all access to the information contained in the email. At this time, there is no evidence to suggest there has been any attempt to misuse any of your personal information or that any of your information was retained by an unauthorized party. Out of an abundance of caution, we are taking a number of actions to protect your identity.

What Information Was Involved

The personal information that was potentially disclosed includes your first name, last name, and Social Security number.

What We Are Doing

The privacy and security of your personal information is of the highest importance to us, and we are handling this incident with the greatest of care. Accordingly, we are offering identity theft protection services to you through ID Experts®, a data breach and recovery services expert, to provide you with MyIDCare TM. MyIDCare services include 24 months of Credit and CyberScan monitoring; a \$1,000,000 insurance reimbursement policy; and fully managed ID theft recovery services. With this protection, MyIDCare will help you resolve issues if your identity is compromised. We are also reinforcing our existing security protocols and providing additional training to our employees to reduce the likelihood of a similar event in the future.

We want to stress again that we have no evidence that any of your personal information was misused. We are simply putting every effort into minimizing any impact to you. We recommend you to take full advantage of the services with ID Experts.

What You Can Do

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. Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. 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.

There is no charge to place, temporarily lift, or permanently remove a security freeze. To request a security freeze, please contact the credit reporting agencies by phone, mail, or online using the contact information contained on the following pages of this letter. You will need your full name, address, Social Security number, date of birth, addresses over the past five years, proof of current address, photocopy of a government-issued ID, and, if you are a victim of identity theft, a copy of the police report or complaint relating to the identity theft. Credit agencies usually enact credit freezes three days after receipt of request. You can find more information on security freezes online at https://www.mass.gov/how-to/request-a-credit-report-security-freeze.

We encourage you to contact ID Experts with any questions and to enroll in free MyIDCare services by calling 1-833-554-0514 or going to https://app.myidcare.com/account-creation/protect; and using the Enrollment Code provided above. MyIDCare experts are available Monday through Friday from 9:00 a.m. - 9:00 p.m. Eastern Time. Please note the deadline to enroll is May 28, 2020.

Again, at this time, there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering. Representatives can answer questions or concerns you may have regarding protection of your personal information.

For More Information

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter. We cannot stress enough that the protection of your information is of the utmost importance to us.

Please call 1-833-554-0514 or go to https://app.myidcare.com/account-creation/protect for assistance or for any additional questions you may have.

Sincerely,

Gayle Hayhurst

SVP Human Resources, CHRO Cygnus Home Service, LLC

Schwan's Home Service

(Enclosure)



Recommended Steps To Help Protect Your Information

- 1. Website and Enrollment. Go to https://app.myidcare.com/account-creation/protect; and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.
- 2. Activate the credit monitoring provided as part of your MyIDCare membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, MyIDCare will be able to assist you.
- **3. Telephone.** Contact MyIDCare at 1-833-554-0514 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- 4. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in MyIDCare, notify them immediately by calling or by logging into the MyIDCare website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

5. Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting 1-866-349-5191 P.O. Box 105069 Atlanta, GA 30348-5069 www.alerts.equifax.com Experian Fraud Reporting 1-888-397-3742 P.O. Box 9554 Allen, TX 75013 www.experian.com TransUnion Fraud Reporting 1-800-680-7289 P.O. Box 2000 Chester, PA 19022-2000 www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

- 6. Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.
- 7. You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

California Residents: Visit the California Office of Privacy Protection (http://www.ca.gov/Privacy) for additional information on protection against identity theft.

Iowa Residents: You have the right to report suspected incidents of identity theft to local law enforcement or the Iowa Office of the Attorney General, Consumer Protection Division, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, Iowa 50319-0106, www.iowaattorneygeneral.gov/for-consumers, Telephone: 515-281-6771.

North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoi.gov, Telephone: 1-919-716-6400.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261



C/O ID Experts PO Box 4219 Everett WA 98204

<<First Name>> <<Last Name>> <<Address1>> <<Address2>> <<City>>, <<State>> <<Zip>>>

To Enroll, Please Call:

1-833-554-0514

Or Visit:

https://app.myidcare.com/account-creation/protect
Enrollment Code:

<<XXXXXXXXX>>

March 2, 2020

Notice of Data Breach

Dear <<First Name>> <<Last Name>>.

The protection of your personal information is a priority for us at Cygnus Home Service, LLC ("Cygnus"), doing business as Schwan's Home Service. Unfortunately, we are writing to inform you of an incident that occurred with one of our vendors, UltiPro® by Ultimate Software Group, Inc. ("UltiPro"), which potentially involves your personal information. We take this matter very seriously and understand the personal nature of the information at issue, which is why we are offering you the opportunity to enroll in MyIDCareTM, a complimentary identity protection service, to reduce the chances of identity theft or fraud on your accounts.

What Happened

On January 28, 2020, we learned that UltiPro inadvertently addressed a secure email containing your personal information to UltiPro's client. Upon viewing the information in the email, the client recognized that it was not the intended recipient, deleted the email, and immediately notified UltiPro, who then rescinded all access to the information contained in the email. At this time, there is no evidence to suggest there has been any attempt to misuse any of your personal information or that any of your information was retained by an unauthorized party. Out of an abundance of caution, we are taking a number of actions to protect your identity.

What Information Was Involved

The personal information that was potentially disclosed includes your first name, last name, and birthdate.

What We Are Doing

The privacy and security of your personal information is of the highest importance to us, and we are handling this incident with the greatest of care. Accordingly, we are offering identity theft protection services to you through ID Experts®, a data breach and recovery services expert, to provide you with MyIDCareTM. MyIDCare services include 24 months of Credit and CyberScan monitoring; a \$1,000,000 insurance reimbursement policy; and fully managed ID theft recovery services. With this protection, MyIDCare will help you resolve issues if your identity is compromised. We are also reinforcing our existing security protocols and providing additional training to our employees to reduce the likelihood of a similar event in the future.

We want to stress again that we have no evidence that any of your personal information was misused. We are simply putting every effort into minimizing any impact to you. We recommend you to take full advantage of the services with ID Experts.

What You Can Do

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. Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. 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.

There is no charge to place, temporarily lift, or permanently remove a security freeze. To request a security freeze, please contact the credit reporting agencies by phone, mail, or online using the contact information contained in the following pages of this letter. You will need your full name, address, Social Security number, date of birth, addresses over the past five years, proof of current address, photocopy of a government-issued ID, and, if you are a victim of identity theft, a copy of the police report or complaint relating to the identity theft. Credit agencies usually enact credit freezes three days after receipt of request. You can find more information on security freezes online at https://www.mass.gov/how-to/request-acredit-report-security-freeze.

We encourage you to contact ID Experts with any questions and to enroll in free MyIDCare services by calling 1-833-554-0514 or going to https://app.myidcare.com/account-creation/protect; and using the Enrollment Code provided above. MyIDCare experts are available Monday through Friday from 9:00 a.m. - 9:00 p.m. Eastern Time. Please note the deadline to enroll is May 28, 2020.

Again, at this time, there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering. Representatives can answer questions or concerns you may have regarding protection of your personal information.

For More Information

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter. We cannot stress enough that the protection of your information is of the utmost importance to us.

Please call 1-833-554-0514 or go to https://app.myidcare.com/account-creation/protect for assistance or for any additional questions you may have.

Sincerely,

Gayle Hayhurst

SVP Human Resources, CHRO.

Cygnus Home Service, LLC

Schwan's Home Service

(Enclosure)



Recommended Steps To Help Protect Your Information

- 1. Website and Enrollment. Go to https://app.myidcare.com/account-creation/protect; and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.
- 2. Activate the credit monitoring provided as part of your MyIDCare membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, MyIDCare will be able to assist you.
- **3. Telephone.** Contact MyIDCare at 1-833-554-0514 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- **4. Review your credit reports.** We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in MyIDCare, notify them immediately by calling or by logging into the MyIDCare website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

5. Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting 1-866-349-5191 P.O. Box 105069 Atlanta, GA 30348-5069 www.alerts.equifax.com Experian Fraud Reporting 1-888-397-3742 P.O. Box 9554 Allen, TX 75013 www.experian.com TransUnion Fraud Reporting 1-800-680-7289 P.O. Box 2000 Chester, PA 19022-2000 www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

- 6. Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.
- 7. You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

California Residents: Visit the California Office of Privacy Protection (http://www.ca.gov/Privacy) for additional information on protection against identity theft.

Iowa Residents: You have the right to report suspected incidents of identity theft to local law enforcement or the Iowa Office of the Attorney General, Consumer Protection Division, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, Iowa 50319-0106, www.iowaattorneygeneral.gov/for-consumers, Telephone: 515-281-6771.

North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-919-716-6400.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261