

**EVERSANA** 

Return Mail Processing PO Box 589 Claysburg, PA 16625-0589

March 4, 2020



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Dear Sample A Sample:

We write to make you aware of an incident involving some of your personal information. We are providing you with access to resources so that you may take steps to protect your information, should you feel it is appropriate to do so.

We take the security of information in our care very seriously. Although we have no evidence that your information was misused, we are providing you with notice of this event and an offer of two (2) years of complimentary credit monitoring and identity restoration services, at no cost to you. Instructions for enrollment can be found in the enclosed, Steps You Can Take to Protect Private Information.

We understand you may have additional questions about this incident that are not addressed in this letter. If you have additional questions, you may call the toll-free dedicated assistance line at (866) 584-9681, Monday through Friday, 8:00 a.m. to 10:00 p.m. CT and Saturday/Sunday 10:00 a.m. to 7:00 p.m. CT.

Sincerely,

**EVERSANA** 



## Steps You Can Take to Protect Private Information

Enroll in Credit Monitoring.

To help protect your identity, we are offering a complimentary two-year 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: June 30, 2020 (Your code will not work after this date.)

Visit the Experian IdentityWorks website to enroll: https://www.experianidworks.com/credit

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 Identity Works online, please contact Experian's customer care team at (866) 584-9681 by June 30, 2020. Be prepared to provide engagement number DB18331 as proof of eligibility for the identity restoration services by Experian.

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 ExtendCARETM: 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\*\*: 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 (866) 584-9681. 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. You will also find self-help tips and information about identity protection at this site.

\* 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.

Monitor Your Accounts. We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. If you see any unauthorized or suspicious activity, promptly contact your bank, credit union, credit card company.

Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

Place a Security Freeze. You have the right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com/freeze/center.html TransUnion P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872

www.transunion.com/creditfreeze

**Equifax** P.O. Box 105788 Atlanta, GA 30348-5788 1-800-685-1111 www.equifax.com/personal/creditreport-services

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
- 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
- If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint identification, etc.); to a law enforcement agency concerning identity theft.

Place a Fraud Alert. As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Experian P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com/fraud/center.html

TransUnion P.O. Box 2000 Chester, PA 19016 1-800-680-7289 www.transunion.com/fraud-alerts Equifax P.O. Box 105069 Atlanta, GA 30348 1-888-766-0008 www.equifax.com/personal/creditreport-services

<u>Additional Information</u>. You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, <a href="https://www.identitytheft.gov">www.identitytheft.gov</a>, 1-877-ID-THEFT (1-877-438-4338) and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.