

16710



10 Cadillac Drive, Suite 400
Brentwood, TN 37027
615-377-7022
compassus.com

April 1, 2020

RE: Notice of Data Privacy Incident

Dear :

FC Compassus, LLC ("Compassus") is writing to inform you of an incident that may affect the security of some of your personal information. Although at this time we have no indication of actual or attempted misuse of personal information in relation to this incident, we take this incident very seriously and are providing you with the resources to help protect your information from possible misuse, should you feel it is appropriate to do so.

The confidentiality, privacy, and security of the information in our care are among our highest priorities. Compassus is reviewing our existing policies and procedures and implementing additional safeguards to further secure the information in our systems.

As an additional precaution, we are offering you access to eighteen (18) months of complimentary credit monitoring and identity theft restoration services through Kroll at no cost to you.

Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration. It is incumbent upon you to activate in these services, as we are not able to act on your behalf to enroll you in the credit monitoring service. To activate your membership and start monitoring your personal information, please follow the steps below:

- Visit <https://enroll.idheadquarters.com/redeem> to activate and take advantage of your identity monitoring services.
- Provide Your Activation Code: _____ and Your Verification ID: **SF-000711**
- You have until **June 30, 2020** to activate your identity monitoring services. Your Activation Code will not work after this date.
- To sign in to your account after you have activated your identity monitoring services, please visit <https://login.idheadquarters.com/>



Serving with
Heartfelt Compassion

10 Cadillac Drive, Suite 400
Brentwood, TN 37027
615-377-7022
compassus.com

ADDITIONAL DETAILS REGARDING YOUR EIGHTEEN MONTH KROLL IDENTITY MONITORING SERVICES

Take advantage of your Identity Monitoring Services

You've been provided with access to the following services from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data – for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

We also 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. 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.

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:



10 Cadillac Drive, Suite 400
Brentwood, TN 37027
615-377-7022
compassus.com

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/credit-freeze

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111

www.equifax.com/personal/credit-report-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.);
1. Social Security number;
2. Date of birth;
3. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
4. Proof of current address, such as a current utility bill or telephone bill;
5. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.);
6. 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.

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-victim-resource/place-fraud-alert

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008

www.equifax.com/personal/credit-report-services

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.

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; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The



10 Cadillac Drive, Suite 400
Brentwood, TN 37027
615-377-7022
compassus.com

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.

We recognize that you may have questions not addressed in this letter. If you have additional questions, please contact Carrie Uebel at 615-309-5684 between the hours of 9:00 am and 5:00 pm Central Time.

We sincerely regret any inconvenience this incident may cause you. We remain committed to safeguarding the information in our care and we will continue to take steps to ensure the security of our systems.

Sincerely,

Russ Adkins
Senior Vice President & General Counsel
FC Compassus LLC