



C/O ID Experts
<<Return Address>>
<<City>>, <<State>> <<Zip>>>

<<First Name>> <<Last Name>> <<Address 1>> <<Address 2>> <<City>>, <<State>> <<Zip>>> To Enroll, Please Call: 1-833-979-2226 Or Visit:

https://ide.myidcare.com/impactMHC Enrollment Code: <XXXXXXXXXXXX

May 4, 2020

Re: Notice of Data [Variable Text 1]

Dear <<First Name>> <<Last Name>>:

Impact Mobile Home Communities ("Impact MHC") is writing to notify you of an incident that may affect the security of some of your personal information. While we are unaware of any actual or attempted misuse of your information, this letter provides information about what we are doing in response and the resources available to you to help protect your information from possible misuse, should you feel it is appropriate to do so.

As a safeguard, we have arranged for you to enroll, at no cost to you, in two (2) years of credit monitoring services through ID Experts' MyIDCare services include: 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, MyIDCare will help you resolve issues if your identity is compromised.

- 1. Website and Enrollment. Go to htttp://ide.myidcare.com/impactMHC and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. The deadline to enroll in free MyIDCare services is August 4, 2020.
- 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 1-833-979-2226 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

We encourage you to remain vigilant, 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 listed below 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:

Experian
PO Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/freeze/center.html

TransUnion

P.O. Box 2000 Chester, PA 19016 1-800-909-8872

www.transunion.com/creditfreeze Equifax

PO Box 105788 Atlanta, GA 30348-5788 1-800-685-1111

<u>www.equifax.com/personal/credit-report-services</u>

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 one (1) to three (3) business days after receiving your request to place a security freeze on your credit file report, based upon the method of the request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with the process by which you may remove the security freeze, including an authentication mechanism. Upon receiving a direct request from you to remove a security freeze and upon receiving proper identification from you, the consumer reporting agency shall remove a security freeze within one (1) hour after receiving the request by telephone for removal or within three (3) business days after receiving the request by mail for removal.

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 2002
Allen, TX 75013
1-888-397-3742

www.experian.com/fraud/center.html

TransUnion P.O. Box 2000 Chester, PA 19106

1-888-680-7289 www.transunion.com/fraudvictim-resource/place-fraud-

alert

Equifax

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

www.equifax.com/personal/creditreport-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 also 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, your state Attorney General, or the Federal Trade Commission (FTC). The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (877-438-4338); and TTY: 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 also obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement, the FTC, and the Massachusetts Attorney General. This notice has not been delayed by law enforcement.

We recognize that you may have questions that are not answered in this letter. If you have additional questions, please contact our dedicated assistance line, 1-833-979-2226, Monday through Friday, 7:00 a.m. to 7:00 p.m., Mountain Time.

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

Sincerely,

Dave Reynolds

President & CEO, Impact Mobile Home Communities