



16928

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

<<Date>> (Format: Month Day, Year)

Re: Notice of Data Incident

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

We are writing to tell you about a data security incident that may have exposed certain of your personal information to unauthorized intruders. This is a detailed letter so please read it carefully and know that we take this matter very seriously and are doing all we can to protect your personal information.

As an added precaution, we are offering you access to twenty-four (24) months of complimentary credit and identity monitoring services through NortonLifeLock, Inc. at no cost to you.

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 for the next twelve (12) to twenty-four (24) months. You may also enroll to receive the identity and credit monitoring services we are making available to you as we are unable to enroll in these services on your behalf.

Additional Details About Your Norton LifeLock Credit Monitoring Services

The BMA has retained NortonLifeLock, Inc. to provide twenty-four (24) months of complimentary LifeLock Defender™ Choice identity theft protection.

To activate your membership online and get protection at no cost to you:

1. In your web browser, go directly to www.LifeLock.com. Click on the yellow "START MEMBERSHIP" button (do not attempt registration from a link presented by a search engine).
2. You will be taken to another page where, below the FOUR protection plan boxes, you may enter the **Promo Code: DCBALMA2005B** and click the "APPLY" button.
3. On the next screen, enter your **Member ID: <<MEMBER ID>>** and click the "APPLY" button.
4. Your complimentary offer is presented. Click the red "START YOUR MEMBERSHIP" button.
5. Once enrollment is completed, you will receive a confirmation email (be sure to follow ALL directions in this email).

Alternatively, to activate your membership over the phone, please call: 1-800-899-0180.

You will have until August 15th, 2020 to enroll in this service.

Once you have completed the LifeLock enrollment process, the service will be in effect. Your twenty-four (24) month **LifeLock Defender™ Choice** membership includes:

- ✓ Primary Identity Alert System†
- ✓ 24/7 Live Member Support
- ✓ Dark Web Monitoring**
- ✓ Norton™ Security Deluxe² (90 Day Free Subscription)

- ✓ Stolen Funds Reimbursement up to \$25,000 †††
- ✓ Personal Expense Compensation up to \$25,000 †††
- ✓ Coverage for Lawyers and Experts up to \$1 million †††
- ✓ U.S.-Based Identity Restoration Team
- ✓ One-Bureau Credit Monitoring^{1**}
- ✓ Annual One-Bureau Credit Report & Credit Score^{1**}

The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

¹ If your plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment.

No one can prevent all identity theft or cybercrime. [†] LifeLock does not monitor all transactions at all businesses.

² Norton Security Online provides protection against viruses, spyware, malware, and other online threats for up to 5 PCs, Macs, Android devices. Norton account features not supported in this edition of Norton Security Online. As a result, some mobile features for Android are not available such as anti-theft and mobile contacts backup. iOS is not supported.

^{**} These features are not enabled upon enrollment. Member must take action to get their protection.

^{†††} Reimbursement and Expense Compensation, each with limits of up to \$25,000 for Defender Choice. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits provided by Master Policy issued by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.

Monitor 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. 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:

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.);
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.

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

Additional Information

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 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.

If you have any questions or need additional information about this Notice, please contact Kim Bountress, Senior Director of Human Resources, at 443-573-1717 or kbountress@artbma.org. She will not be able to help with enrolling in NortonLifeLock, Inc., however, as this is your own personal protection account and you will need to follow the instructions received in this letter.

Sincerely,



Christine Dietze, Chief Operating Officer