

IMPORTANT INFORMATION PLEASE REVIEW CAREFULLY

Dear :

We are writing with important information regarding a recent security incident. The privacy and security of the personal information we maintain is of the utmost importance to Florida Engineers Management Corporation ("FEMC"). As such, we wanted to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to protect your information.

FEMC recently learned that the Social Security numbers of some of its members, including yours, was inadvertently shared with an unauthorized third party. Upon learning of the issue, FEMC immediately took steps to ensure the security of this information. We do not know of any misuse of the personal information resulting from the incident and do not have any reason to believe any will occur. Nevertheless, we want to make you aware of the incident out of an abundance of caution. Additionally, we are offering you a complimentary two-year membership in myTrueIdentity provided by TransUnion Interactive, a subsidiary of TransUnion. For more information on identity theft prevention and myTrueIdentity, including instructions on how to activate your two-year membership, please see the additional information provided in this letter.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a fraud alert and/or security freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your account statements for fraudulent or irregular activity on a regular basis.

Please accept our apologies that this incident occurred. We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at the confidential toll-free response line that we have set up to respond to questions at the confidential toll-free response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your information. The response line is available Monday through Friday,

Sincerely,

Florida Engineering Management Corporation

- OTHER IMPORTANT INFORMATION -

1. Enrolling in Complimentary 24-Month Credit Monitoring

TransUnion representative if you believe you may be a victim of identity theft.

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service for one year. The service is called myTrueIdentity and provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

To enroll in this service, go to the myTrueIdentity website at www.mytrueidentity.com and in the space

referenced as "Enter Activation Code", enter the following unique 12-letter Activation Code
and follow the three steps to receive your credit monitoring service online within minutes.
If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring
service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at
When prompted, enter the following 6-digit telephone pass code and follow the steps to

enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a

You can sign up for the online or offline credit monitoring service anytime between now and September 30, 2020. Due to privacy laws, we cannot register you directly. Please note that credit monitoring service might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes access to an identity restoration program that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

2. Placing a Fraud Alert on Your Credit File.

Whether or not you choose to use the complimentary 24 month credit monitoring services, you may place an initial 1-year "Fraud Alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any <u>one</u> of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax	Experian	TransUnion LLC
P.O. Box 105069	P.O. Box 2002	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19016
www.equifax.com	www.experian.com	www.transunion.com
1-800-525-6285	1-888-397-3742	1-800-680-7289

3. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "Security Freeze" be placed on your credit file. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing, by mail, to all three nationwide credit reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 https://www.freeze.equifax.com 1-800-685-1111 Experian Security Freeze P.O. Box 9554 Allen, TX 75013 http://experian.com/freeze 1-888-397-3742 TransUnion Security Freeze
P.O. Box 2000
Chester, PA 19016
http://www.transunion.com/securityfreeze
1-888-909-8872

In order to place the security freeze, you'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the City in which you currently reside.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from <u>each</u> of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

6. Obtain a Police Report.

Under Massachusetts law, you have the right to obtain a police report 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.