

Name
Address
City, State, Zip

17200



Date: July 1, 2020

NOTICE OF DATA BREACH

Re Account ending in [REDACTED]

**What
Happened?**

We write to let you know about an incident that occurred, and to share with you the steps we are taking to address it.

On April 16, 2020, we inadvertently sent some of your personal information to an unrelated third party. This incident, which was brought to our attention by that party on May 21, 2020, occurred while we were performing certain loan disbursement calculations.

We sincerely apologize for this situation and any inconvenience it may cause you.

**What
Information
Was Involved?**

The disclosed document contained your names, address, account number, and social security number on file for the account.

**What We Are
Doing.**

Although we are not aware of any misuse of your personal information, we understand that you may have concerns. As a precaution, we are offering you credit monitoring from Equifax for two years, which will be provided at no cost to you.

Information on how to sign up for Equifax Credit Watch™ is detailed in the addendum to this letter. This offer will be available for 90 days.

Additionally, the party that was sent your information in error, will be given a "Certificate of Destruction". This document certifies that all personal information unintendedly received has been destroyed.

As always, we recommend that you remain vigilant in reviewing your financial account statements and report any suspicious account activity concerning your accounts immediately to your bank.

Under state law, you have the right to obtain any police report filed in regard to this incident. If a police report is filed with state authorities (one has not been filed at this time), we will let you know. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

State law also allows you to place a security freeze on your credit report. A security freeze prohibits a consumer reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

If you have been a victim of identity theft, and you provide the consumer reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a consumer reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below. As always, we recommend that you remain vigilant in reviewing your financial account statements and report any suspicious account activity concerning your accounts immediately to your bank.

You may wish to consider placing a "fraud alert" on your personal credit file. A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report, and requests they contact you prior to establishing any accounts in your name. To place a fraud alert on your file, you may call any one of the three major credit bureaus listed below. When one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The agencies are:

Equifax: 1-800-525-6285; www.equifax.com

Mail to: Equifax Information Services LLC

P.O. Box 105069

Atlanta, GA 30348-5069

Experian: 1-888-397-3742; www.experian.com

Mail to: Experian

P.O. Box 9554

Allen, TX 75013

TransUnion: 1-800-680-7289; www.transunion.com

Mail to: TransUnion Fraud Victim Assistance

P.O. Box 2000

Chester, PA 19016

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. The Fair and

What You Can
Do.

Accurate Credit Transaction Act of 2003 (or FACT Act) gives consumers the ability to obtain an annual credit report from each of the three credit reporting bureaus *free of charge*. To order your free credit report, visit www.annualcreditreport.com or call toll-free 1-877-322-8228. If you find any information relating to fraudulent transactions, you should contact the credit bureau to determine how to have the transaction deleted.

For information on reporting, preventing and protecting against identity theft, including how to place a security freeze on your accounts, visit www.identitytheft.gov. You may also visit www.identitytheft.gov/databreach for help responding to a data breach of your personal information. You can also call the FTC hotline at 1-877-IDTHEFT (1-877-438-4338). If you believe you have been a victim of identity theft or a data breach, we encourage you to report the matter to the FTC.

If you reside in New York you may contact the Office of the Attorney General at 1-800-771-7755 or visit <https://ag.ny.gov/internet/privacy-and-identity-theft> for state issued guidance on identity theft and data breaches.

If you reside in Maryland you may contact the Office of the Attorney General: 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 (www.marylandattorneygeneral.gov)

If you reside in North Carolina you may contact the Attorney General's Office: 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226, (www.ncdoj.gov).

For More
Information.

If you have any questions or would like additional information, please call Dale Henderson at xxx-xxx-xxxx. We'll be happy to assist you in any way we can.

Sincerely,

Name

Address

City, State, Zip



Your Activation Code:

Product Information

Equifax® Credit Watch™ Gold with 3-in-1, 24 months, Credit Monitoring provides you with the following key features:

- 3- Bureau credit file monitoring¹ and alerts of key changes to your Equifax®, Transunion®, and Experian® credit reports
- One Equifax 3-Bureau credit report
- Automatic Fraud Alerts² With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit
- Wireless alerts (available online only) Data charges may apply.
- Access to your Equifax® credit report
- Up to \$1 MM Identity Theft Insurance³
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

Enrollment Instructions

To sign up online for online delivery go to www.myservices.equifax.com/tri

1. Welcome Page: Enter the Activation Code provided above in the "Activation Code" box and click the "Submit" button.

2. Register: Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the "Continue" button.

3. Create Account: Complete the form with your email address, create a User Name and Password, review the Terms of Use and then check the box to accept and click the "Continue" button.

4. Verify ID: The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button.

5. Order Confirmation: This page shows you your completed enrollment. Please click the "View My Product" button to access the product features.

1. Credit monitoring from Experian® and Transunion® will take several days to begin.

2. The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

3. Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

Equifax® is a registered trademark of Equifax Inc. ©2017 Equifax Inc., Atlanta, Georgia. All rights reserved.



Your Activation Code:

To sign up for US Mail delivery, dial 1-855-833-9162 for access to the Equifax Credit Watch Gold with 3-in-1 Credit Monitoring automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

- 1. Activation Code:** You will be asked to enter your Activation Code provided above.
- 2. Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
- 3. Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
- 4. Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

1. Credit monitoring from Experian® and Transunion® will take several days to begin.
2. The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.
3. Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

Equifax® is a registered trademark of Equifax Inc. ©2017 Equifax Inc., Atlanta, Georgia. All rights reserved.