

5600 College Station
Brunswick, ME 04011

17165

June 16, 2020

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SAMPLE A SAMPLE - L02

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ANYTOWN, US 12345-6789



Notice of Data Breach

Dear Sample A Sample:

We are writing to let you know about a recent incident that involved your personal information. On January 31, 2020, Bowdoin College determined that some of your personal information may have been exposed. Please see below for important information about this incident and what you can do. We take our responsibility to safeguard your personal information seriously and remain committed to protecting the privacy and security of the information we hold.

What We Are Doing

To help protect your identity, we are offering a complimentary two-year membership to Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: July 31, 2020** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with identity restoration, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (888) 884-0180 by **July 31, 2020**. Please be prepared to provide engagement number **DB18674** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

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You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax, and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at (888) 884-0180. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

What You Can Do

You may wish to review your financial account statements and/or check your credit report from one or more of the national credit reporting agencies periodically. You are entitled to obtain a free annual credit report from each of the nationwide credit reporting companies—Equifax, Experian, and TransUnion. To do so, please go to www.annualcreditreport.com or call 1-877-322-8228. If you notice any suspicious activity, you should promptly report such activity to the proper law enforcement agencies.

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report and *promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities*, including local law enforcement, your state's attorney general, or the Federal Trade Commission. You may file a police report if you are the victim of identity theft and may obtain a copy of any police report filed in regards to this incident.

You may also consider placing a fraud alert on your credit files. Adding a fraud alert to your credit report file makes it more difficult for someone to get credit in your name by requiring creditors to follow certain procedures. However, this may also delay your ability to obtain credit. No one is allowed to place a fraud alert on your credit report except you, so if you elect to do so, please follow the instructions below to place the alert. To place a fraud alert on your file, contact one of the three nationwide credit reporting agencies; the first agency that processes your fraud alert will notify the others to do so as well. You may also add a security freeze to your credit report file to prohibit a credit reporting agency from releasing information from

your credit report without your prior 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 credit cards, new loans, credit mortgages, employment, housing or other services. In some cases, agencies may charge a fee to place or remove such a freeze. Fees may be waived if you have been the victim of identity theft and provide the credit reporting agency with a valid police report. To place a security freeze on your credit report, you must a written request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion.

Equifax

Consumer Fraud Division
P.O. Box 105069
Atlanta, GA 30348
www.equifax.com
1-800-525-6285

Experian

Fraud Division
P.O. Box 9554
Allen, TX 75013
www.experian.com
1-888-397-3742

TransUnion

Fraud Victim Assistance
Department
P.O. Box 2000
Chester, PA 19016
www.transunion.com
1-800-680-7289

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;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.



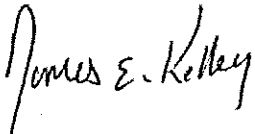
For More Information

You may contact the Federal Trade Commission to obtain additional information about avoiding identity theft.

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-FTC-HELP (1-877-382-4357)
www.ftc.gov/idtheft

If you have any additional questions, please contact us at (888) 884-0180, M-F 9am to 11pm EST & Sat/Sun 11am -8pm EST.

Sincerely,



James E Kelley
Risk Manager

* Offline members will be eligible to call for additional reports quarterly after enrolling

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.