

July 20, 2020

[name]

[address]

Dear [name],

Here at Western Union we take seriously our responsibility to ensure your data is protected.

Our internal security team recently identified a data security incident in which your credit card information was accessed and used.

When the incident was discovered, Western Union launched an investigation and took actions to address the incident. We also understand that the amount charged to your credit card has been refunded.

We recommend that you remain vigilant in reviewing your account statements and credit reports, and promptly report any suspicious activity to your bank or credit card issuer. If you believe you are the victim of identity theft or that your personal data has been misused, you should immediately contact local law enforcement.

As an additional measure, Western Union has arranged for Experian IdentityWorks protections for two years, including an ability to request a credit freeze. In order to take advantage, you must register with Experian by October 31, 2020. Additional information on this credit monitoring is included in this letter.

- Please enroll at the following URL: <https://www.experianidworks.com/3bcredit>
- Your unique access code is: HP87S7K4T

#### Contact

If you have additional questions, please feel free to contact the Privacy Department by email at [wuprivacy@wu.com](mailto:wuprivacy@wu.com).

We sincerely apologize and regret that this situation has occurred. Western Union is committed to providing a best in class service, including protecting your personal information, and want to assure you that we have policies and procedures in place to protect your privacy.

Sincerely,



Stanley Yung  
Chief Customer Officer  
Western Union

**Experian IdentityWorks Additional Information**

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 offer is available to you for two years 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](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

While Identity Restoration assistance is immediately available to you, you may also activate the fraud detection tools available through Experian IdentityWorks<sup>SM</sup> as a complimentary two-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by**: October 31, 2020
- **Visit** the Experian IdentityWorks website to enroll: [www.experianidworks.com/3bcredit](http://www.experianidworks.com/3bcredit)
- Provide your **activation code**: HP87S7K4T

If you have questions about the product, need assistance with identity restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by October 31, 2020. Be prepared to provide engagement number DB21419 as proof of eligibility for the identity restoration services by Experian.

#### **ADDITIONAL DETAILS REGARDING YOUR TWO-YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP:**

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

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.
- **\$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for this information.

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

**\*\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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**