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Anytown, NY 12345

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Dear John Doe,

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

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies:

P.O. Box 105788, Atlanta, GA 30348, 1-888-298-0045,
www.equifax.com

P.O. Box 9701, Allen, TX 75013, 1-888-397-3742,
www.experian.com/freeze/center.html

P.O. Box 2000, Chester, PA, 19016, 1-888-909-8872,
freeze.transunion.com

1. Your full name and any suffixes;
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; and
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.).

If you request a security freeze by phone or online, the consumer reporting agencies must put the freeze in place within one (1) business day. If you request a security freeze by mail, the consumer 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), password, or both, that can be used by you to authorize the removal or lifting of the security freeze.

To remove or temporarily lift the security freeze, you must request that the consumer reporting agency remove or lift the security freeze. You may submit the request by secure electronic means, by telephone, or by mail. You will be required to include proper identification in the request (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze. If the request is made by telephone or secure electronic means, the consumer reporting agencies have one (1) hour after receiving the request to lift the security freeze. If the request is made by mail, the consumer reporting agencies have three (3) business days after receiving your request to lift the security freeze to accommodate the request.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at www.annualcreditreport.com or by calling 877-322-8228. You may also request information on how to place a fraud alert by contacting any of the three national consumer reporting agencies using the contact information on the next page. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

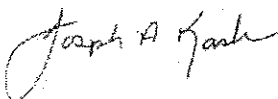
FTC, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580,
www.ftc.gov/bcp/edu/microsites/idtheft/, 877-IDTHEFT (438-4338).

You can follow the recommendations on the following page to help protect your personal information, including by enrolling in the complimentary two-year credit monitoring and identity theft protection we are offering through NortonLifeLock. To enroll in these free services, please call (866) 809-4705 or you may sign up online by using the instructions included on the last page of this notice. To receive these services, you must be over the age of 18, have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file. Please note, the deadline to enroll is October 16th, 2020.

If you have questions about this letter or need assistance, please contact (866) 809-4705, seven days a week, twenty-four hour a day. Our representatives are fully versed on this incident and can answer any questions you may have regarding the protection of your personal information.

We take your trust in us and this matter very seriously and we deeply regret any worry or inconvenience that this may cause you.

Sincerely,



Joseph A. Kask
Chief Executive Officer
blumshapiro

Steps You Can Take to Further Protect Your Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You also can contact one of the following three national credit reporting agencies:

TransUnion

P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Experian

P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com

Equifax

P.O. Box 740241
Atlanta, GA 30374
1-866-349-5191
www.equifax.com

Free Annual Report

P.O. Box 105281
Atlanta, GA 30348
1-877-322-8228
annualcreditreport.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: Under U.S. law, you have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state. Residents of North Carolina can obtain more information using the contact below.

**Federal Trade
Commission**

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov, and
www.ftc.gov/idtheft
1-877-438-4338

**Maryland Attorney
General**

200 St. Paul Place
Baltimore, MD 21202
oag.state.md.us
1-888-743-0023

**North Carolina Attorney
General**

9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov
1-877-566-7226

**Rhode Island
Attorney General**

150 South Main Street
Providence, RI 02903
www.riag.ri.gov
401-274-4400

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf.