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Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

<<Mail ID>>  
<<Name 1>>  
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<<City>><<State>><<Zip>>  
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<<Date>>

**Subject: Notification of Data Security Incident**

Dear <<Name 1>>:

We are writing to inform you of a data security incident involving Utah Pathology Services, Inc. ("Utah Pathology") that may have resulted in the unauthorized access to some of your personal information. We take the privacy and protection of your personal information very seriously. We sincerely apologize and regret any inconvenience this incident may cause. This letter contains information about the steps we have taken and the resources we are making available to you to protect your identity.

Upon discovery of the unauthorized access, Utah Pathology quickly launched an investigation. The investigation was performed with the help of independent IT security and forensic investigators to determine the scope and extent of the potential unauthorized access to Utah Pathology systems and any sensitive information.

Our investigation is ongoing, but we discovered that your personal information, including your name and one or more of the following personal attributes was accessible to the unauthorized party: your date of birth, gender, phone number, mailing address, email address, insurance information including ID and group numbers, and medical and health information including internal record numbers and clinical and diagnostic information related to pathology services. At this time we do not have any evidence that any patient information has been misused. Nevertheless, we are notifying all potentially affected patients out of an abundance of caution.

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.

Massachusetts law also allows consumers to place a security freeze on their credit reports, free of charge. A security freeze prohibits a credit 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.

To place a security freeze on your credit report, you must make a direct request by telephone, secure electronic means (website), or written request to each of the three major consumer reporting agencies: Equifax; Experian; and TransUnion at the addresses and/or numbers below:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
my.equifax.com/consumer-registration  
(800) 349-9960

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
experian.com/freeze  
(888) 397-3742

TransUnion Security Freeze  
Fraud Victim Assistance Dept.  
P.O. Box 2000  
Chester, PA 19022-2000  
transunion.com/credit-freeze  
(888) 909-8872

In order 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 (5) 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.

The credit reporting agencies have one (1) business day after receiving a telephone or secure electronic request, or three (3) business days after receiving your written 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 permanently remove the security freeze, or to temporarily lift the security freeze for a specified period of time or to provide a specified entity access to your credit report, you must make a request either by phone, through secure electronic means (website), or send a written request to the credit reporting agencies by mail. Requests must include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze.

To temporarily remove the security freeze, include the specific period of time you want the credit report available or the name of the entity you want to have access to your credit report.

In the case of a request by phone or secure electronic means, the security freeze will be lifted within one (1) hour after receiving the request for removal; or in the case of a request that is by mail, the credit reporting agencies have three (3) business days after receiving your request to permanently or temporarily remove the security freeze.

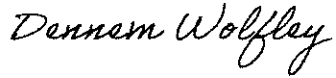
Although we are unaware of any misuse of our or anyone's information, to help relieve concerns and restore confidence following this incident, we have secured the services of CyberScout to provide identity monitoring, at no cost to you, for twenty-four (24) months.

<p>Single-Bureau Credit Monitoring + Proactive Fraud Assistance + ID Theft and Fraud Resolution + Credit Freeze</p> <p>DBC P20 B109</p>	<p>We are providing you with access to <b>Single Bureau Credit Monitoring</b> services at no charge. Services are for two years from the date of enrollment. When changes occur to your Experian credit file, notification is sent to you the same day that the change or update takes place with the bureau. In addition, we are providing you with proactive fraud assistance to help with any questions you might have. In the event you become a victim of fraud you will also have access remediation support from a CyberScout Fraud Investigator. In order for you to receive the monitoring service described above, you must enroll within 90 days from the date of this letter.</p> <p><b><u>How do I enroll for the free services?</u></b></p> <p>To enroll in Credit Monitoring services at no charge, please log on to <a href="https://www.myidmanager.com">https://www.myidmanager.com</a> and follow the instructions provided. When prompted please provide the following unique code to receive services: &lt;&lt;<b>Activation Code</b>&gt;&gt;. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter.</p>
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We take the security of all information in our control very seriously, and are taking steps to prevent a similar event from occurring in the future by implementing additional safeguards and security measures to enhance the privacy and security of information in our systems. We also reported this incident to law enforcement.

Please know that the protection and security of your personal information is of our outmost priority, and we sincerely regret any concern or inconvenience that this matter may cause you. If you have any questions, please call 855-917-3569 Monday through Friday, 7 am to 7 pm Mountain Time.

Sincerely,



Dennem Wolfley  
Chief Operating Officer  
Utah Pathology Services, Inc.

### Additional Important Information

**For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina:** It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

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**For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:**

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com), or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

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**For residents of Iowa:**

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

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**For residents of Oregon:**

State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

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**For residents of Arizona, Colorado, Maryland, Rhode Island, Illinois, New York, and North Carolina:**

You can obtain information from the Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

**Maryland Office of the Attorney General** Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, [www.oag.state.md.us](http://www.oag.state.md.us)

**Rhode Island Office of the Attorney General** Consumer Protection, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, [www.riag.ri.gov](http://www.riag.ri.gov)

**North Carolina Office of the Attorney General** Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226, [www.ncdoj.gov](http://www.ncdoj.gov)

**Federal Trade Commission** Consumer Response Center, 600 Pennsylvania Ave, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**New York Office of Attorney General** Consumer Frauds & Protection, The Capitol, Albany, NY 12224, 1-800-771-7755, <https://ag.ny.gov/consumer-frauds/identity-theft>

**Colorado Office of the Attorney General** Consumer Protection, 1300 Broadway, 9<sup>th</sup> Floor, Denver, CO 80203, 1-720-508-6000, [www.coag.gov](http://www.coag.gov)

**Arizona Office of the Attorney General** Consumer Protection & Advocacy Section, 2005 North Central Avenue, Phoenix, AZ 85004, 1-602-542-5025

**Illinois Office of the Attorney General** Consumer Protection Division, 100 W Randolph St., Chicago, IL 60601, 1-800-243-0618, [www.illinoisattorneygeneral.gov](http://www.illinoisattorneygeneral.gov)

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**For residents of Massachusetts:** It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

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**For residents of all states:**

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus by phone and online with Equifax ([https://assets.equifax.com/assets/personal/Fraud\\_Alert\\_Request\\_Form.pdf](https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf)); TransUnion (<https://www.transunion.com/fraud-alerts>); or Experian (<https://www.experian.com/fraud/center.html>). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

**Monitoring:** You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

**Security Freeze:** You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed

below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

**Equifax Security Freeze**

P.O. Box 105788  
Atlanta, GA 30348  
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>  
800-525-6285

**Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013  
[www.experian.com/freeze](http://www.experian.com/freeze)  
888-397-3742

**TransUnion (FVAD)**

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Chester, PA 19022  
[freeze.transunion.com](http://freeze.transunion.com)  
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More information can also be obtained by contacting the Federal Trade Commission listed above.



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<<Address 5>>  
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**Subject: Notification of Data Security Incident**

Dear <<Name 1>>:

We are writing to inform you of a data security incident involving Utah Pathology Services, Inc. ("Utah Pathology") that may have resulted in the unauthorized access to some of your personal information. We take the privacy and protection of your personal information very seriously. We sincerely apologize and regret any inconvenience this incident may cause. This letter contains information about the steps we have taken and the resources we are making available to you to protect your identity.

Upon discovery of the unauthorized access, Utah Pathology quickly launched an investigation. The investigation was performed with the help of independent IT security and forensic investigators to determine the scope and extent of the potential unauthorized access to Utah Pathology systems and any sensitive information.

Our investigation is ongoing, but we discovered that your personal information, including your name and one or more of the following personal attributes was accessible to the unauthorized party: your date of birth, gender, phone number, mailing address, email address, insurance information including ID and group numbers, medical and health information including internal record numbers and clinical and diagnostic information related to pathology services, and Social Security number. At this time we do not have any evidence that any patient information has been misused. Nevertheless, we are notifying all potentially affected patients out of an abundance of caution.

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.

Massachusetts law also allows consumers to place a security freeze on their credit reports, free of charge. A security freeze prohibits a credit 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.

To place a security freeze on your credit report, you must make a direct request by telephone, secure electronic means (website), or written request to each of the three major consumer reporting agencies: Equifax; Experian; and TransUnion at the addresses and/or numbers below:

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Atlanta, GA 30348  
[my.equifax.com/consumer-registration](http://my.equifax.com/consumer-registration)  
(800) 349-9960

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
[experian.com/freeze](http://experian.com/freeze)  
(888) 397-3742

TransUnion Security Freeze  
Fraud Victim Assistance Dept.  
P.O. Box 2000  
Chester, PA 19022-2000  
[transunion.com/credit-freeze](http://transunion.com/credit-freeze)  
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In order 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;
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Although we are unaware of any misuse of our or anyone's information, to help relieve concerns and restore confidence following this incident, we have secured the services of CyberScout to provide identity monitoring, at no cost to you, for twenty-four (24) months.

Single-Bureau Credit Monitoring  
+ Proactive Fraud Assistance +  
ID Theft and Fraud Resolution +  
Credit Freeze

DBC P20 B109

We are providing you with access to **Single Bureau Credit Monitoring** services at no charge. Services are for two years from the date of enrollment. When changes occur to your Experian credit file, notification is sent to you the same day that the change or update takes place with the bureau. In addition, we are providing you with proactive fraud assistance to help with any questions you might have. In the event you become a victim of fraud you will also have access remediation support from a CyberScout Fraud Investigator. In order for you to receive the monitoring service described above, you must enroll within 90 days from the date of this letter.

**How do I enroll for the free services?**

To enroll in Credit Monitoring services at no charge, please log on to <https://www.myidmanager.com> and follow the instructions provided. When prompted please provide the following unique code to receive services: <<Activation Code>>. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter.

We take the security of all information in our control very seriously, and are taking steps to prevent a similar event from occurring in the future by implementing additional safeguards and security measures to enhance the privacy and security of information in our systems. We also reported this incident to law enforcement.

Please know that the protection and security of your personal information is of our utmost priority, and we sincerely regret any concern or inconvenience that this matter may cause you. If you have any questions, please call 855-917-3569 Monday through Friday, 7 am to 7 pm Mountain Time.

Sincerely,

*Dennem Wolfley*

Dennem Wolfley  
Chief Operating Officer  
Utah Pathology Services, Inc.



### Additional Important Information

**For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina:** It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

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**For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:**

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com), or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

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**For residents of Iowa:**

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

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**For residents of Oregon:**

State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

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**For residents of Arizona, Colorado, Maryland, Rhode Island, Illinois, New York, and North Carolina:**

You can obtain information from the Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

**Maryland Office of the Attorney General** Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, [www.oag.state.md.us](http://www.oag.state.md.us)

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**Federal Trade Commission** Consumer Response Center, 600 Pennsylvania Ave, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**New York Office of Attorney General** Consumer Frauds & Protection, The Capitol, Albany, NY 12224, 1-800-771-7755, <https://ag.ny.gov/consumer-frauds/identity-theft>

**Colorado Office of the Attorney General** Consumer Protection, 1300 Broadway, 9<sup>th</sup> Floor, Denver, CO 80203, 1-720-508-6000, [www.coag.gov](http://www.coag.gov)

**Arizona Office of the Attorney General** Consumer Protection & Advocacy Section, 2005 North Central Avenue, Phoenix, AZ 85004, 1-602-542-5025

**Illinois Office of the Attorney General** Consumer Protection Division, 100 W Randolph St., Chicago, IL 60601, 1-800-243-0618, [www.illinoisattorneygeneral.gov](http://www.illinoisattorneygeneral.gov)

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**Security Freeze:** You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed

below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

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P.O. Box 6336  
Portland, OR 97228-6336

<<Mail ID>>

To the Parent or Guardian of

<<Name 1>>

<<Name 2>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Address 4>>

<<Address 5>>

<<City>><<State>><<Zip>>

<<Country>>

<<Date>>

**Subject: Notification of Data Security Incident**

Dear Parent or Guardian of <<Name 1>>:

We are writing to inform you of a data security incident involving Utah Pathology Services, Inc. ("Utah Pathology") that may have resulted in the unauthorized access to some of your dependent's personal information. We take the privacy and protection of your dependent's personal information very seriously. We sincerely apologize and regret any inconvenience this incident may cause. This letter contains information about the steps we have taken and the resources we are making available to you to protect your identity.

Upon discovery of the unauthorized access, Utah Pathology quickly launched an investigation. The investigation was performed with the help of independent IT security and forensic investigators to determine the scope and extent of the potential unauthorized access to Utah Pathology systems and any sensitive information.

Our investigation is ongoing, but we discovered that your dependent's personal information, including their name and one or more of the following personal attributes was accessible to the unauthorized party: date of birth, gender, phone number, mailing address, email address, insurance information including ID and group numbers, and medical and health information including internal record numbers and clinical and diagnostic information related to pathology services. At this time we do not have any evidence that any patient information has been misused. Nevertheless, we are notifying all potentially affected patients out of an abundance of caution.

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P.O. Box 105788  
Atlanta, GA 30348  
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(800) 349-9960

Experian Security Freeze  
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Allen, TX 75013  
[experian.com/freeze](http://experian.com/freeze)  
(888) 397-3742

TransUnion Security Freeze  
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1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
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To temporarily remove the security freeze, include the specific period of time you want the credit report available or the name of the entity you want to have access to your credit report.

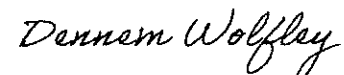
In the case of a request by phone or secure electronic means, the security freeze will be lifted within one (1) hour after receiving the request for removal; or in the case of a request that is by mail, the credit reporting agencies have three (3) business days after receiving your request to permanently or temporarily remove the security freeze.

Although we are unaware of any misuse of our or anyone's information, to help relieve concerns and restore confidence following this incident, we have secured the services of Equifax to provide your dependent with complimentary identity monitoring services. Information about the services being provided by Equifax, along with additional information about how to protect yourself, is included in the materials attached to this letter.

We take the security of all information in our control very seriously, and are taking steps to prevent a similar event from occurring in the future by implementing additional safeguards and security measures to enhance the privacy and security of information in our systems. We also reported this incident to law enforcement.

Please know that the protection and security of your dependent's personal information is of our outmost priority, and we sincerely regret any concern or inconvenience that this matter may cause you. If you have any questions, please call 855-917-3569 Monday through Friday, 7 am to 7 pm Mountain Time.

Sincerely,



Dennem Wolfley  
Chief Operating Officer  
Utah Pathology Services, Inc.



Enter your Activation Code: <<ACTIVATION CODE>>

### **Product Information**

Equifax Child Identity Monitoring will scan the Equifax credit database for any instances of the minor's social security number and look for a copy of the minor's Equifax credit file.

- If no SSN match is found and no Equifax credit file exists, Equifax will create an Equifax credit file in the minor's name and immediately "lock" the Equifax credit file. This will prevent access to the minor's Equifax credit file in the future. If Equifax receives a request for your minor's Equifax credit report, you will receive an email alert.
- If there is a match and an Equifax credit file exists, Equifax will immediately "lock" the file and alert you to activity against the file, such as an attempt to open a new line of credit.
- The minor's Equifax credit file will be locked for 12 months from date of activation. After that time, the minor's Equifax credit file will be deleted from our credit database if it contains no credit data.

### **Enrollment Instructions**

To enroll in Equifax Child Identity Monitoring go to [http://myservices.equifax.com/efx1\\_brminor](http://myservices.equifax.com/efx1_brminor) and follow the instructions below:

1. **Welcome Page:** Enter the Activation Code provided at the top of this page in the "Activation Code" box and click the "Submit" button.
2. **Register:** Complete the form with **YOUR** contact information first (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, after reviewing the Terms of Use, check the box to accept the Terms of Use 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.
6. **Click the orange button "Enroll Child"** to enter your child's information (child's name, Date of Birth and Social Security Number). Note: if you enter the child's SSN incorrectly, you will need to remove the minor by going to your Member Center and clicking on "My Account" to remove the minor from the account. You may then re-enroll the minor with the correct SSN.
7. **Check the box confirming you are the child's parent or guardian.**
8. **Click "Submit"** to enroll your child.

### Additional Important Information

**For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina:** It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

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**For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:**

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com), or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

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**For residents of Iowa:**

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

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**For residents of Oregon:**

State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

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**For residents of Arizona, Colorado, Maryland, Rhode Island, Illinois, New York, and North Carolina:**

You can obtain information from the Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

**Maryland Office of the Attorney General** Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, [www.oag.state.md.us](http://www.oag.state.md.us)

**Rhode Island Office of the Attorney General** Consumer Protection, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, [www.riag.ri.gov](http://www.riag.ri.gov)

**North Carolina Office of the Attorney General** Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226, [www.ncdoj.gov](http://www.ncdoj.gov)

**Federal Trade Commission** Consumer Response Center, 600 Pennsylvania Ave, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**New York Office of Attorney General** Consumer Frauds & Protection, The Capitol, Albany, NY 12224, 1-800-771-7755, <https://ag.ny.gov/consumer-frauds/identity-theft>

**Colorado Office of the Attorney General** Consumer Protection, 1300 Broadway, 9<sup>th</sup> Floor, Denver, CO 80203, 1-720-508-6000, [www.coag.gov](http://www.coag.gov)

**Arizona Office of the Attorney General** Consumer Protection & Advocacy Section, 2005 North Central Avenue, Phoenix, AZ 85004, 1-602-542-5025

**Illinois Office of the Attorney General** Consumer Protection Division, 100 W Randolph St., Chicago, IL 60601, 1-800-243-0618, [www.illinoisattorneygeneral.gov](http://www.illinoisattorneygeneral.gov)

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**For residents of Massachusetts:** It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

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**For residents of all states:**

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus by phone and online with Equifax ([https://assets.equifax.com/assets/personal/Fraud\\_Alert\\_Request\\_Form.pdf](https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf)); TransUnion (<https://www.transunion.com/fraud-alerts>); or Experian (<https://www.experian.com/fraud/center.html>). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

**Monitoring:** You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

**Security Freeze:** You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed

below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

**Equifax Security Freeze**

P.O. Box 105788  
Atlanta, GA 30348  
[https://www.equifax.com/personal/  
credit-report-services/credit-freeze/](https://www.equifax.com/personal/credit-report-services/credit-freeze/)  
800-525-6285

**Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013  
[www.experian.com/freeze](http://www.experian.com/freeze)  
888-397-3742

**TransUnion (FVAD)**

P.O. Box 2000  
Chester, PA 19022  
[freeze.transunion.com](http://freeze.transunion.com)  
800-680-7289

More information can also be obtained by contacting the Federal Trade Commission listed above.