

17597



C/O ID Experts  
P.O. Box 1907  
Suwanee, GA 30024

To Enroll, Please Call:  
1-833-573-0853  
Or Visit:  
<https://app.myidcare.com/account-creation/protect>  
Enrollment Code: <<XXXXXXXXXX>>

<<FirstName>> <<LastName>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<ZipCode>>

September 4, 2020

Dear <<FirstName>>:

Advantage Capital Funding, LLC ("Advantage Capital") takes data security very seriously and we understand the importance of protecting the information we maintain. We are writing to inform you about an incident that may have involved some of your information, such as your name, address, email address, date of birth, Social Security number, driver's license number and/or financial account number.

To date, Advantage Capital is unaware of any misuse of the information maintained in the online database that was subject to unauthorized access. Out of an abundance of caution, we encourage you to remain vigilant by reviewing your financial account statements for any unauthorized activity. If you see charges or activity you did not authorize, we suggest that you contact your financial institution immediately. In addition, we have arranged for ID Experts® to provide you with complimentary MyIDCare™ identity theft protection services. Those services include: 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. With this protection, MyIDCare will help you resolve issues if your identity is compromised. To enroll in MyIDCare services, visit <https://app.myidcare.com/account-creation/protect> or call 1-833-573-0853, Monday through Friday from 9 am – 9 pm Eastern Time and using the Enrollment Code provided above. Please note the deadline to enroll is December 4, 2020.

Advantage Capital regrets any inconvenience or concern this may cause. For any questions you may have regarding this data security incident, please call our dedicated call center for this issue at (833) 573-0854, Monday through Friday, from 9:00 a.m. to 9:00 p.m., Eastern Time.

Sincerely,

Hanine Kandeel  
Chief Technology Officer

## ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. You can also contact the three nationwide credit reporting companies below:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com), 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You may also consider contacting your local law enforcement authorities and filing a police report. You may be asked to provide a copy of the police report to creditors to correct your records. Contact information for the Federal Trade Commission is below:

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

**Fraud Alerts:** There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit reporting companies (Equifax, Experian, or Trans Union). A fraud alert is free. The credit reporting company you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit reporting companies will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

**Credit or Security Freezes:** You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

*How do I place a freeze on my credit reports?* There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting companies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com)
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)

You will need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit reporting company will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

A freeze remains in place until you ask the credit reporting company to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit reporting company must lift a freeze within one hour. If the request is made by mail, then the reporting company must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift of the freeze because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit reporting companies.

Under Massachusetts law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: Office of the Massachusetts Attorney General, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, [www.mass.gov/ago/contact-us.html](http://www.mass.gov/ago/contact-us.html)