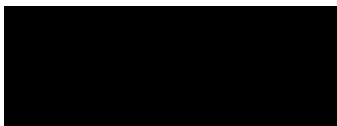


17840

October 9, 2020



Account: DXXXXX

Dear

As you know, Nelnet services your student loans. We are writing to notify you that an unauthorized acquisition of your personal information occurred on September 28, 2020. Our records indicate that on, September 18, 2020, a monthly billing statement was sent to the address on file and opened by a third party.

Nelnet made contact on September 28, 2020, with the party that opened your correspondence, and they have destroyed the document.

The billing statement received by the third party contained your name, account number, and loan details such as balance, payment amount.

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.

You may also place a security freeze on your 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 may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
1-800-349-9960  
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013

1-888-397-3742

<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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 within the last five (5) years, the address where you lived over the prior five years;
5. Proof of current address such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, paystub, or W2;
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to law enforcement agency concerning identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based on the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days to 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online), and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

Although we believe your information will not be used inappropriately, we ask that you closely monitor all credit activity over the next 12 to 24 months and immediately report suspected identity theft or fraud incidents to your financial institutions and the consumer reporting agencies. If you would like more information about identity theft, please visit the Federal Trade Commission's (FTC) website at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or contact the FTC directly at 877.IDTHEFT.

Please know that we regret any inconvenience or concern this incident may cause you. We believe there is little risk of your personal information being compromised, and Nelnet remains committed to protecting our customers' privacy. Please do not hesitate to contact us at 888.486.4722 with any questions.

Sincerely,

Eric M.  
Senior Resolution Specialist  
Nelnet Loan Servicing