

18000

## NOTICE OF DATA SECURITY EVENT

November 4, 2020

[Consumer's Name]

[Street Address]

[City, State, Zip]

Dear [Insert Consumer's Name],

We want to let you know about a potential security event we recently identified which may have involved some of your personal information.

It appears that your name and financial account number may have been accessed during this event. **This incident did not involve your Social Security Number or any other government issued ID.**

Massachusetts law prohibits us from disclosing any further details about the event in this letter, but if you would like more information, please contact us. You can reach us Monday through Friday between the hours of 9 am and 12 am Eastern by calling 1-877-774-7371 or emailing [player.services@twinspires.com](mailto:player.services@twinspires.com).

We are always working to further enhance security. We also encourage you to consider the following:

- Never give anyone else your login name and password for your TwinSpires account.
- Do not use the same password for multiple accounts that you access through the internet. Create a strong unique password for each online account you have.
- TwinSpires and its employees will never ask for your login information.
- It is always a good idea to remain vigilant against threats of identity theft or fraud, and to regularly review and monitor your account statements and credit history for any signs of unauthorized transactions or activity.
- Attached is additional information on how individuals generally can protect themselves against identity theft.

You can reach us by by calling 1-877-774-7371 or emailing [player.services@twinspires.com](mailto:player.services@twinspires.com).

Sincerely,

The TwinSpires Team

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## **Additional General Information**

It is always a good idea to remain vigilant, to review your account statements and to monitor your credit reports. Provided below are the names and contact information for the three major U.S. credit bureaus and additional information about steps you can take to obtain a free credit report and place a fraud alert or security freeze on your credit report. If you believe you are a victim of fraud or identity theft, you should contact your local law enforcement agency, your state's attorney general, or the Federal Trade Commission.

To file a complaint with the FTC, go to [IdentityTheft.gov](http://IdentityTheft.gov) or call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

### **Information on Obtaining A Free Credit Report**

U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit reports, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free (877) 322-8228.

### **Information on Implementing A Fraud Alert or Security Freeze**

You can contact the three major credit bureaus at the addresses below to place a fraud alert on your credit report. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for the credit, it might protect against someone else obtaining credit in your name.

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.

A credit reporting agency may not charge you to place, temporarily lift, or permanently remove a security freeze.

To place a fraud alert or security freeze on your credit report, you must contact the three credit bureaus below:

<b>Equifax:</b> Consumer Fraud Division P.O. Box 740256 Atlanta, GA 30374 (888) 766-0008 <a href="http://www.equifax.com">www.equifax.com</a>	<b>Experian:</b> Credit Fraud Center P.O. Box 9554 Allen, TX 75013 (888) 397-3742 <a href="http://www.experian.com">www.experian.com</a>	<b>TransUnion:</b> TransUnion LLC P.O. Box 2000 Chester, PA 19022-2000 (800) 680-7289 <a href="http://www.transunion.com">www.transunion.com</a>
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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, the addresses where you have lived over those 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.).

You may also contact the U.S. Federal Trade Commission ("FTC") for further information on fraud alerts, security freezes, and how to protect yourself from identity theft. The FTC can be contacted at 400 7th St. SW, Washington, DC 20024; telephone (877-438-4338); or [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

### **Additional Resources**

Your state Attorney General may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your state attorney general, or the FTC.

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