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Return Mail Processing  
PO Box 589  
Claysburg, PA 16625-0589

November 12, 2020

F9529-L02-0000002 T00017 P003 \*\*\*\*\*ALL FOR AADC 123



SAMPLE A SAMPLE - L02 WINDSOR MA  
APT B  
123 ANY ST  
ANYTOWN, US 12345-6789



Dear Sample A Sample,

We, Windsor Advantage, LLC ("Windsor"), 320 N. Meridian St., Suite 1011, Indianapolis, IN 46204, a company that assisted financial institutions that processed loans with the Small Business Administration, write to inform you of an issue involving some of your personal information.

**What Happened?** On October 15, 2020, we determined that your personal information may have been accessed without authorization.

**What Information Was Involved?** The following personal information was involved in the incident: your name, address, [Extra1].

**What We Are Doing.** We are taking this incident very seriously. We have taken steps to strengthen our protection of personal information, including updating our email security controls, and we will continue to closely monitor and take further steps as appropriate to safeguard such information. We have reported the matter to law enforcement, but this notice has not been delayed because of law enforcement investigation.

In addition, we are offering credit monitoring for a period of 24 months at no cost to you. To take advantage of this offer:

- Ensure that you enroll by: **January 31, 2021** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your activation code: **ABCDEFGHI**

If you have questions about the product, need assistance with identity restoration, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-769-5558 by January 31, 2021. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

**What You Can Do.** It is always a good practice to be vigilant and closely review or monitor your financial accounts, statements, credit reports and other financial information for any evidence of unusual activity, fraudulent charges or signs of identity theft. Please see the attachment for additional information that may be helpful to you.

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**For More Information.** If you have any questions regarding the content of this notice, please contact us at 877-769-5558 between the hours of 6:00am – 8:00pm PST Monday through Friday and 8:00am – 5:00pm PST Saturday and Sunday.

Sincerely,

A handwritten signature in black ink, appearing to read 'Jeff Nogle', written in a cursive style.

Jeff Nogle  
Chief Financial Officer

## ADDITIONAL INFORMATION

Please note that you can contact the Federal Trade Commission ("FTC") and the national consumer reporting agencies for more information on fraud alerts, security freezes and other steps you can take to avoid identity theft:

**Equifax**, P.O. Box 105788, Atlanta, Georgia 30348, 1-877-478-7625, [www.equifax.com](http://www.equifax.com)

**Experian**, P.O. Box 2002, Allen, TX 75013, 1-888-397-3742, [www.experian.com](http://www.experian.com)

**TransUnion**, P.O. Box 2000, Chester, PA 19016, 1-800-680-7289, [www.transunion.com](http://www.transunion.com)

**Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, 1-877-FTC-HELP (382-4357), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed above.

Additional information about security freezes is included below. Please also note that you can report any suspected incidents of identity theft to law enforcement, your state's attorney general and the FTC. Under Massachusetts law, you have the right to obtain any police report filed about this issue. You also have other rights under the Fair Credit Reporting Act ("FCRA"). For further information about your rights under the FCRA, please visit [https://files.consumerfinance.gov/f/201410\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://files.consumerfinance.gov/f/201410_cfpb_summary_your-rights-under-fcra.pdf).

**Additional Information About Security Freezes.** You also have a right to place a "security freeze" on your credit report at no charge, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. In addition, a security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

If you wish to place a security freeze on your credit file, you must separately place a security freeze on your credit file at each credit reporting agency. In order to place a security freeze, you may need to provide the following information: (1) Full name (including middle initial as well as Jr., Sr., II, III, etc.); (2) Social Security Number; (3) Date of birth; (4) Addresses for the prior five years; (5) Proof of current address; and (6) A legible copy of a government issued identification card. You can contact each credit reporting agency below for details on what information each company requires and to place a security freeze on your credit file:

**Equifax Security Freeze**  
P.O. Box 105788  
Atlanta, GA 30348  
800-349-9960  
[www.equifax.com](http://www.equifax.com)

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

**TransUnion**  
P.O. Box 160  
Woodlyn, PA 19094  
888-909-8872  
[www.transunion.com](http://www.transunion.com)

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### Additional Information About Credit Monitoring

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877-769-5558. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for two years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.