

NYLAG

New York Legal Assistance Group

Return Mail Processing Center
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Dear <<Name 1>>:

New York Legal Assistance Group ("NYLAG") is writing to notify you of an incident that may affect the privacy of some of your personal information. Although we are unaware of any actual or attempted misuse of your information, we are providing this notification out of an abundance of caution. This letter provides details about resources available to you to help protect your information from possible misuse, should you feel it is appropriate to do so.

The confidentiality, privacy, and security of information in our care is one of our highest priorities. Although we are unaware of any actual or attempted misuse of your information as a result of this incident, we are offering identity monitoring services through TransUnion for 24 months at no cost to you as an added precaution. NYLAG will cover the cost of this service; however, you will need to activate it yourself. Additional information describing your services is included with this letter. Please also review the enclosed "Steps You May Take to Help Protect Personal Information."

We understand you may have questions that are not answered in this letter. If you have questions, please contact our dedicated assistance line at 1-877-853-3842, Monday through Friday, between 9:00 a.m. and 9:00 p.m. Eastern Time.

Safeguarding your information is important to us, and NYLAG remains committed to safeguarding the information in our care.

Sincerely,

New York Legal Assistance Group

Steps You May Take To Help Protect Personal Information

You May Activate Free Identity Monitoring Services

Complimentary Two-Year myTrueIdentity Credit Monitoring Service

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (myTrueIdentity) for two years provided by TransUnion Interactive, a subsidiary of TransUnion,[®] one of the three nationwide credit reporting companies.

How to Enroll: You can sign up online or via U.S. mail delivery

- To enroll in this service, go to the myTrueIdentity website at www.MyTrueIdentity.com and, in the space referenced as "Enter Activation Code," enter the 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.
- If you do not have access to the Internet and wish to enroll in a similar offline, paper-based credit monitoring service, via U.S. mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the six-digit telephone passcode <<Insert static six-digit Telephone Pass Code>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and <<Enrollment Deadline>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH COMPLIMENTARY CREDIT MONITORING SERVICE:

- Once you are enrolled, you will be able to obtain two years of unlimited access to your TransUnion credit report and credit score.
- The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, changes of address, and more.
- The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

Watch Your Financial Accounts Carefully

Order Free Credit Reports

A credit report is a statement that has information about your credit situation, such as loan paying history and the status of your credit accounts. Under U.S. law, you are entitled to one free credit report per year from each of the three major credit reporting bureaus - Experian, TransUnion, and Equifax.

To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact Experian, TransUnion, and Experian (see below) to request a free copy of your credit report.

Place a Security Freeze

You have the right to place a "security freeze" on your credit report, which will stop a consumer reporting agency (a private company that collects and shares information about your finances) from sharing information in your credit report without your permission. Under U.S. law, it is free to place or lift a security freeze on your credit report.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your permission. However, it is important to know that using a security freeze may delay or stop the on-time approval of applications you make for a new loan, credit, mortgage, or any other account involving the extension of credit. To place a security freeze, you will need to contact each of the consumer reporting agencies below and 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 5 years, provide the addresses where you have lived over the prior 5 years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A readable photocopy of a government-issued identification card (state driver's license or ID card, 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.

To place a security freeze or learn more about it, please contact:

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
www.transunion.com/credit-freeze

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
www.equifax.com/personal/credit-report-services

Place a Fraud Alert on Your Credit File

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your consumer credit file, for free. A "consumer credit file" is the information Experian, TransUnion, or Equifax has about you in its database. For example, it may include information you give when you apply for a credit card, your credit limit on a credit card, and whether you pay on time.

An "initial fraud alert" is a 1-year alert you can place on your credit file. When you have this, a business must take extra steps to confirm the identity of anyone who applies for credit using your name, before approving the application.

If you are a victim of identity theft, you are entitled to a free "extended fraud alert," which is a fraud alert that lasts seven years.

To place a fraud alert or learn more, please contact any one of the agencies listed below:

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/fraud/center.html

TransUnion
P.O. Box 2000
Chester, PA 19016
1-800-680-7289
www.transunion.com/fraud-victim-resource/place-fraud-alert

Equifax
P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008
www.equifax.com/personal/credit-report-services

How to Contact Law Enforcement if You are a Victim of Identity Theft or Fraud

Federal Trade Commission

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect your information by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission (FTC) is the U.S. agency that oversees federal services for victims of identity theft. The FTC can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The FTC encourages anyone whose personal information has been misused to file a complaint with them. Contact the FTC to learn more about how to file a complaint.

Learn More

To learn more about identity theft and the steps you can take to protect yourself or your family members, contact the consumer reporting agencies (Experian, TransUnion, and Equifax), the Federal Trade Commission, or your state Attorney General.

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. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.