

February \_\_\_\_, 2021

VIA MAIL [NAME] [ADDRESS]

### IMPORTANT NOTICE REGARDING YOUR PRIVACY

Dear [XXXX],

We are writing to inform you that UCT experienced a security incident that resulted in the acquisition of some of your personal information. As a result, we are providing you a complementary two-year credit monitoring and identity restoration subscription (details are below). We encourage you to enroll in the identity protection service we are offering and also advise you to check your credit reports periodically to ensure no one has attempted to steal your identity. Information on how to obtain your credit reports, and how to place a credit freeze on your accounts for free, is provided in the materials included in this notice. Also, pursuant to Massachusetts law, you have the right to obtain a police report regarding this incident.

## What We Are Doing:

As noted above, we are providing you a complimentary two-year subscription to Experian's® Identity Works<sup>SM</sup>. This product provides you with identity theft detection and resolution of identity theft. To activate your subscription and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: [enrollment end date] (your code will not work after this date.)
- Visit the Experian Identity Works website to enroll: [URL]
- Provide your activation code: [code]

If you have questions about the product, need assistance with identity restoration, or would like an alternative to enrolling in Experian Identity Works online, please contact Experian's customer care team at [customer service number] by [enrollment end date]. Be prepared to provide engagement number [engagement #] as proof of eligibility for the identity restoration services.

Please see the attachment to this letter for additional information regarding the Experian Identity Works product.



#### What You Can Do:

In addition to the information provided above regarding your enrollment in the credit and identity theft monitoring service, the Federal Trade Commission (FTC) recommends that you remain vigilant by checking your credit reports periodically. Checking your credit reports periodically can help you spot problems and address them quickly. You can also order free copies of your annual reports through <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a>. You should monitor your financial accounts for any suspicious activity. For more information about steps you can take to reduce the likelihood of identity theft or fraud, call 1-877-ID-THEFT (877-438-4338), visit the FTC's website at <a href="http://www.ftc.gov/bcp/edu/microsites/idtheft/">http://www.ftc.gov/bcp/edu/microsites/idtheft/</a>, or write to: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580. If you believe you are the victim of identity theft, you should immediately contact your local law enforcement agency, your state attorney general, or the FTC.

Please do not respond to any requests for personal information that do not come from us or Experian. If you have not already filed your tax returns, we encourage you to do so in the next week or two. If you attempt to file your return electronically, and learn that a return already has been filed under your identity such that you are not permitted to file electronically, it is important that you file your tax return, even if you must do so by submitting a paper filing. Please see the following taxpayer assistance information from the Internal Revenue Service (IRS) for additional information about identity theft. <a href="https://www.irs.gov/uac/taxpayer-guide-to-identity-theft">https://www.irs.gov/uac/taxpayer-guide-to-identity-theft</a>. In this publication, the IRS also provides information about warning signs that may indicate that someone is trying to use your personal information.

Should you have a need for the contact information for the major credit reporting bureaus or the Federal Trade Commission, please see the following:

Equifax	Experian	TransUnion	Federal Trade Commission
P.O. Box 105069	P.O. Box 2002	P.O. Box 2000	600 Pennsylvania Ave.,
Atlanta, GA 3034	Allen, TX 75013	Chester, PA 19022-	NW
800-525-6285	888-397-3742	2000 800-680-7289	Washington, DC 20580
www.equifax.com	www.experian.com		877-438-4338
	<u>www.transumon.com</u>	www.transunion.com	www.identitytheft.gov



If you have any other questions and would like to speak with someone, please contact [EXPERIAN CALL CENTER INFO]. We sincerely apologize for any worry or inconvenience that this incident may cause you and are at your disposal to answer any questions you may have.

Sincerely,

Mohamed Iqbal Dabhoiwala Vice President, IT Infrastructure and Application itsupport@uct.com



# Information on Fraud Alerts and Security Freezes

If you are concerned about identity theft, you may place a fraud alert on your credit file. A fraud alert can make it harder for an identity thief to open more accounts in your name. When you have a fraud alert on your file, a business must verify your identity before it issues credit. This alert will remain on your credit report for one year.

In addition to a fraud alert, you may place a security freeze on your credit file. A security freeze will block a credit bureau from releasing information from your credit report without your prior written authorization. Please be aware that it may delay, interfere with, or prevent the timely approval of any requests you make for new loans, mortgages, employment, housing or other services.

To place a security freeze on your credit report, you may send a written request to <u>each</u> of the major consumer reporting agencies by regular, certified, or overnight mail. You can also place security freezes online by visiting <u>each</u> consumer reporting agency online.

	Experian	Equifax	TransUnion
Address	Experian Security Freeze	Equifax Security Freeze	TransUnion LLC
	P.O. Box 9554	P.O. Box 105788	P.O. Box 2000
	Allen, TX 75013	Atlanta, Georgia 30348	Chester, PA 19016
Online Security Freeze Form	https://www.experian.co m/freeze/center.html	https://www.freeze.equif ax.com/Freeze/jsp/SFF PersonalIDInfo.jsp	https://freeze.transunio n.com/sf/securityFreez e/landingPage.jsp



# ADDITIONAL DETAILS REGARDING YOUR TWO-YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is not required for enrollment in Experian Identity Works.

You can contact Experian **immediately** regarding any fraud issues, and you will have access to the following features after 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, Equifax, and Transunion files for indicators of fraud.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- Experian IdentityWorks ExtendCARE<sup>TM</sup>: 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 [customer service number]. 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 <a href="www.ExperianIDWorks.com/restoration">www.ExperianIDWorks.com/restoration</a>. 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.