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Date

Name

Address

Address

RE: Notification

Dear {Ms./Mr. add last name}:

At Aflac, we take great care to protect the privacy and confidentiality of our customers' information. This includes proactively notifying you if we become aware of any situations that may place your personal information at risk. We are writing to notify you that a potential breach of security of your personal information occurred during January 2021.

In response to this incident, we have partnered with ConsumerInfo.com, Inc., an Experian® company, to provide you with a free two-year subscription to the IdentityWorks™ monitoring membership. This membership provides comprehensive credit monitoring for all three major credit reporting agencies and will enable you to identify possible fraudulent use of your information. To take advantage of this offer, follow these steps:

1. **ENSURE** that you enroll by: **February 26, 2022 (Your code will not work after this date.)**
2. **VISIT** the IdentityWorks™ web site to enroll: <https://www.experianidworks.com/3bcredit>
3. **PROVIDE** your activation code: **[insert activation code]**

If you have questions or need an alternative to enrolling online, please call 877.890.9332 and provide Engagement #: B010061.

We recommend that you routinely review your credit reports and notify one of the three major credit bureaus of any suspicious activity. You may also contact any of the agencies listed below in order to obtain information regarding fraud alerts and security freezes.

Credit Reporting Agencies:

- Experian: 1.888.397.3742; www.experian.com; P.O. Box 9532, Allen, TX 75013
- Equifax: 1.800.525.6285; www.equifax.com; P.O. Box 740241, Atlanta, GA 30374-0241
- TransUnion: 1.800.680.7289; www.transunion.com; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

Federal Trade Commission (FTC):

- FTC: 1.202.326.2222; www.ftc.gov; 600 Pennsylvania Avenue, NW, Washington, DC 20580

We encourage you to take advantage of these protections and remain vigilant for incidents of fraud and identity theft, including regularly reviewing and monitoring your credit reports and account statements.

Security Freezes

As of September 21, 2018, you have the right to request a credit freeze from a consumer reporting agency, free of charge, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit.

Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

Below, please find relevant contact information for the three consumer reporting agencies:

Equifax Security Freeze	P.O. Box 105788 Atlanta, GA 30348	800-685-1111	www.equifax.com
Experian Security Freeze	P.O. Box 9554 Allen, TX 75013	888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	800-909-8872	www.transunion.com

In order 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, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, 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.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and 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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (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 or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days 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 send a written request to each of the three credit bureaus by mail and include 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 three (3) business days after receiving your request to remove the security freeze.

Right to File a Police Report

This matter did not warrant the filing of a police report. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

We hope that by notifying you, we can help you to limit any potential exposure to risk and give you the opportunity to take any precautions that you deem appropriate to protect your privacy. If you need our help or if you have any questions, please call us toll-free at 1-800-992-3522. Our customer solutions representatives are here to assist you Monday through Friday from 9 a.m. to 7 p.m. Eastern time.

Sincerely,

Mike Thomas

Mike Thomas
Vice President Communicorp and Second Vice President, Support Services