

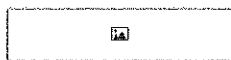
Fairway Independent Mortgage Corporation  
4750 South Biltmore Lane  
Madison, WI, 53718

20142



April 6, 2021

**Notice of a Privacy Incident**



We are writing to notify you that an unauthorized acquisition or use of your personal information occurred on August 26, 2020 at Fairway Independent Mortgage Corporation.

We wanted to make you aware of the situation, and offer free credit monitoring for five years.

**What We Are Doing:**

We are offering free identity theft protection and credit file monitoring to you. This offer through Experian IdentityWorks<sup>SM</sup> includes the following:

- 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<sup>SM</sup> ExtendCARE<sup>TM</sup>: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks<sup>SM</sup> membership has expired.
- Up to \$1 Million Identity Theft Insurance<sup>\*\*</sup>: Provides coverage for certain costs and unauthorized electronic fund transfers.

This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: **6/30/2021** (Your code will not work after this date.)
- Visit the Experian IdentityWorks<sup>SM</sup> website to enroll:
  - <https://www.experianidworks.com/3bcredit>
- Provide your activation code: **59SNPFXS7**

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) 890-9332 by **6/30/2021**. Be prepared to provide engagement number **B011036** as proof of eligibility for the identity restoration services by Experian.

A credit card is not required for enrollment in Experian IdentityWorks<sup>SM</sup>.

We strongly suggest you take advantage of the services offered as a precautionary method of protecting your personal identity and credit.

#### **What You Can Do To Protect Your Information:**

We encourage you to remain vigilant against incidents of identity theft and fraud, promptly change any involved account passwords, and to review account statements, credit reports, and explanation of benefits forms for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, (877) 322-8228.

You may also contact the three major credit bureaus directly to request a free copy of your credit report. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

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.

You may also place a security freeze on your credit reports, free of charge. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)).

To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

<p>Equifax Security Freeze  P.O. Box 105788  Atlanta, GA 30348  (800) 685-1111  <a href="https://www.equifax.com/personal/credit-report-services/credit-freeze/">https://www.equifax.com/personal/credit-report-services/credit-freeze/</a></p>	<p>Experian Security Freeze  P.O. Box 9554  Allen, TX 75013  (888) 397-3742  <a href="http://www.experian.com/freeze">www.experian.com/freeze</a></p>	<p>TransUnion Credit Freeze  P.O. Box 160  Chester, PA 19016  (888) 909-8872  <a href="http://www.transunion.com/credit-freeze">www.transunion.com/credit-freeze</a></p>
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In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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 years, provide the addresses where you 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.); and
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 one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert,

which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

**Equifax**  
PO Box 740241  
Atlanta, GA 30374  
www.equifax.com  
(888) 766-0008

**Experian**  
PO Box 9554  
Allen, TX 75013  
www.experian.com  
(888) 397-3742

**TransUnion**  
PO Box 2000  
Chester, PA 19016  
www.transunion.com  
(800) 680-7289

If you believe you are the victim of identity theft, you should contact the proper law enforcement authorities, including local law enforcement, and consider contacting your state attorney general and/or the Federal Trade Commission ("FTC"). You may obtain information from the FTC and the credit reporting agencies listed above about placing a fraud alert and/or credit freeze on your credit report. You may contact the FTC to obtain additional information about avoiding identity theft at the following:

**Federal Trade Commission,**  
Consumer Response Center  
600 Pennsylvania Avenue NW  
Washington, DC 20580  
(877) IDTHEFT (438-4338)  
www.ftc.gov/idtheft

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. You have the right to file a police report if you ever experience identity theft or fraud. Please note that to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. 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.

**State Attorneys General:**

Information on how to contact your state attorney general may be found at [www.naag.org/naag/attorneys-general/whos-my-ag.php](http://www.naag.org/naag/attorneys-general/whos-my-ag.php).

**For More Information:**

At Fairway, protecting the security of the information in our possession is a responsibility we take very seriously. We apologize for any inconvenience this incident may cause and thank you for being a loyal customer of Fairway. If you have additional questions, please call our dedicated call center at (800) 201-7544, available from 8:30 a.m. to 5 p.m. CDT, Monday – Friday.

Sincerely,



Ted Layne  
Chief Information Security Officer

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

**\*\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.**