

2024-19



Secure Processing Center
P.O. Box 3826
Suwanee, GA 30024

<<First Name>> <<Last Name>>

<<Address 1>>

<<Address 2>>

<<City>><<State>><<Zip>>

<<Date>>

Postal IMB Barcode

Dear <<First Name>> <<Last Name>>:

Toyota Financial Services, Inc. ("TFS") is writing to advise you of a recent event that may have affected the confidentiality of certain personal information related to you. We write to inform you of the event and provide you with information about resources you can utilize to further safeguard your information, should you feel it appropriate to do so.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are a victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You also may place a security freeze on your credit reports, free of charge. A security freeze prohibits a consumer 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.

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

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
www.equifax.com

Experian Security Freeze

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

TransUnion Security Freeze

P.O. Box 2000
Chester, PA 19016
1-888-909-8872
www.transunion.com

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, telephone bill, rental agreement, or deed;
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 one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based on the method of your requests. 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 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, their website, or phone. You must provide proper identification (name, address, and Social Security Number) and the PIN 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 also may 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 and 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 request to each of the three credit reporting agencies by mail, their website, or phone. You must provide proper identification (name, address, and Social Security Number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have between one (1) hour and three (3) business days after receiving your request to remove the security freeze. No fee is required to be paid to any of the consumer reporting agencies to place, lift or remove a security freeze.

We understand that you may have additional questions that are not addressed in this letter. Please call (866) 383-7943 Monday through Friday with any questions you may have.

TFS sincerely regrets any inconvenience this issue may have caused you.

Sincerely,

Toyota Financial Services, Inc.

Steps You Can Take to Help Protect Your Personal Information

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports 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 or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly 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 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. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com/freeze/center.html	TransUnion P.O. Box 380 Woodlyn, PA 19094 1-888-909-8872 www.transunion.com/ credit-freeze	Equifax P.O. Box 105788 Atlanta, GA 30348-5788 1-888-378-4329 www.equifax.com/personal/credit- report-services/credit-freeze/
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To request a security freeze, you will need to provide the following information:

8. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
9. Social Security number;
10. Date of birth;
11. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
12. Proof of current address, such as a current utility bill or telephone bill;
13. A legible photocopy of a government-issued identification card (state driver’s license or ID card, military identification, etc.);
14. 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.

Place a Fraud Alert

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 1-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 the agencies listed below:

Experian P.O. Box 9554	TransUnion P.O. Box 2000	Equifax P.O. Box 105069
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Allen, TX 75013 1-888-397-3742 www.experian.com/fraud/center.htm	Chester, PA 19016 1-800-916-8800 www.transunion.com/fraud -alerts	Atlanta, GA 30348 1-888-378-4329 www.equifax.com/personal/credit -report-services/credit-fraud- alerts/
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Additional Information

You can learn more about 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. You have the right to file a police report if you ever experience identity theft or fraud. 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. Under Massachusetts law, you have the right to obtain any police report filed regarding this incident. 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.