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Grand Rapids, MI 49519

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SAMPLE A. SAMPLE - L02

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



Notice of Data Breach

February 9, 2024

Dear Sample A. Sample:

We are writing to notify you that a breach of security of your personal information occurred on November 10, 2023 at National Nail Corp. The information the unauthorized third party potentially had access to may have included: name, social security number, driver's license number and/or date of birth.

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); Experian (www.experian.com); and TransUnion (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:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

1-800-349-9960

<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

<https://www.transunion.com/credit-freeze>

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 (5) years, 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. Social Security Card, pay stub, or W2;
8. 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.

Credit Monitoring:

Although we are not aware of anyone's information being further disclosed or misused, as required by Massachusetts law, to help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 24 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 Identity Restoration is available to you for 24 months 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 www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** May 31, 2024 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code**: ABCDEFGHI

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **833-918-1109** by May 31, 2024. Be prepared to provide engagement number **B115415** as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once 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 file 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™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Further Steps You Can Take: In addition to enrolling in the complimentary IdentityWorks program, we remind you to remain vigilant for signs of fraud or identity theft, including by reviewing account statements and monitoring free credit reports. Please review the enclosed "Steps You Can Take to Protect Your Information" page. If you should have any further questions, please contact [COMPANY CONTACT INCLUDING NAME, PHONE NUMBER, AND EMAIL INCLUDED IN ACTUAL NOTICES].



President/CEO
National Nail Corp

* 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.

Steps You Can Take to Protect Your Information

- **Monitor Your Credit Report and Accounts.** You should closely monitor your credit report, credit cards, bank accounts, and online accounts for signs of any unauthorized or suspicious activity that may indicate fraud or identity theft, and be aware that criminals may attempt to send you targeted emails seeking to obtain other confidential information from you or may otherwise try to use your personal information. If you notice any illegal, unauthorized or suspicious activity, always report it to law enforcement, and the appropriate financial institution and government authorities.
- **Request a Free Initial Fraud Alert.** You should consider placing a free initial fraud alert on your credit report. An initial fraud alert lasts for ninety (90) days, and warns any creditor who orders a credit report during that period that they must not extend new credit in your name without first verifying that you are the applicant. You can renew the initial fraud alert for additional periods of ninety (90) days. If you are a victim of identity theft, you can request an extended fraud alert. To request a fraud alert, call any one of the three national credit reporting agencies:

Equifax

1-888-766-0008
www.alerts.equifax.com
Equifax Consumer Fraud
Division
P.O. Box 105139
Atlanta, GA 30348-7289

Experian

1-888-397-3742
www.experian.com/fraud
Experian Fraud Center
P.O. Box 2002
Allen, TX 75013

TransUnion

1-800-680-7289
TransUnion Fraud Victim
Assistance Dept.
www.transunion.com/fraud
P.O. Box 2000
Chester, PA 19016

You only need to contact one of the three national credit reporting agencies to place a fraud alert. The company you call is required to contact the other two, which will place an alert on their versions of your report, too. If you do not receive a confirmation from a credit reporting agency, you should contact that agency directly to place a fraud alert.

- **Consider Asking for a Freeze on Your Credit Report.** You may also consider asking for a freeze on your credit report. Freezing your credit report prevents a credit reporting agency from providing your credit report or credit score to anyone without your permission. You should ask about a credit freeze when you place a fraud alert on your account. There are, however, some disadvantages to a credit freeze. You will need to lift the freeze whenever you want to open a new credit account or get a new loan. This will take time and may delay your credit transaction. The credit reporting agency cannot charge a fee for establishing and lifting a freeze. For more information about credit freezes, how to request them, and their advantages and disadvantages, go to: <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>.
- **Review Federal Trade Commission's Identity Theft Information.** You should review information about personal identity theft and fraud at the Federal Trade Commission ("FTC") website (<http://www.consumer.gov/idtheft>). You may also enter your information into the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement agencies for use in their investigations, at their website or by calling 1-877-ID-THEFT. If at some point you believe any bank or credit accounts have been used fraudulently, the FTC recommends that you close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at <https://www.consumer.ftc.gov/articles/pdf-0094-identity-theft-affidavit.pdf>) when you dispute new unauthorized accounts.