

# 2024-461



March 05, 2024

Dear XXXXX,

We are writing regarding a recent disclosure of some of your personal information related to your Fidelity® Wealth Services—Portfolio Advisor Services—IRA Account application. We are keenly aware of how important the security and privacy of your personal information are to you and we sincerely regret this matter.

On January 25, 2024, a Fidelity associate mailed your application to another Fidelity customer in error. The application included your name, address, Social Security number, date of birth, phone number, email address, and Fidelity account number. The deceased IRA owner's name, Social Security number, date of birth, and date of death were also included on the application.

Fidelity became aware of the matter on February 25, 2024, when the inadvertent recipient contacted Fidelity to inform us of the error. We have confirmed that the customer destroyed the documents. Additionally, the issue has been reviewed with the associate responsible for the error.

At this time, we are not aware of any misuse of your personal information. However, it is always a sensible precaution to remain vigilant for fraudulent activity or identity theft by regularly reviewing your account statement, monitoring free credit reports, and promptly reporting any suspicious activity to local law enforcement, or your appropriate state authority.

Additionally, Fidelity has arranged for you to enroll, at your option, in a credit monitoring service for 18 months at no cost to you. This service allows you to monitor your credit reports and to detect any unusual activity that may affect your personal financial situation. The service is provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies. If you decide to enroll, please refer to the enclosed instruction sheet.

We take the protection of customer information very seriously and sincerely apologize for any concern or inconvenience this may have caused. If you have any questions regarding this incident, please feel free to call Fidelity at (800) 343-3548.

Sincerely,

**Chintan Parekh**

Chintan Parekh  
Chief Privacy Officer

## CREDIT MONITORING INSTRUCTION SHEET

### Complimentary Credit Monitoring Service

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online three-bureau credit monitoring service (*myTrueIdentity*) for 18 months provided by TransUnion Interactive, a subsidiary of TransUnion<sup>®</sup>, one of the three nationwide credit reporting companies.

To enroll in this service, go directly to the *myTrueIdentity* website at [www.mytrueidentity.com](http://www.mytrueidentity.com) and in the space referenced as “Enter Activation Code”, enter the following 12-letter Activation Code **XXXXXXXXXX** and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, three-bureau credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the following 6-digit telephone pass code **697534** and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and **May 31, 2024**. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion<sup>®</sup>, Experian<sup>®</sup> and Equifax<sup>®</sup>, or an address in the United States (or its territories) and a valid Social Security number or are under the age of 18. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain 18 months of unlimited access to your TransUnion credit report and credit score. The daily three-bureau credit monitoring service will notify you if there are any critical changes to your credit files at TransUnion, Experian and Equifax, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes access to identity restoration services that provides assistance in the event that your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Certain policy limitations and exclusions may apply.)

If you have questions about your credit benefits, need help accessing your report or passing identity verification, you can call the *myTrueIdentity* Customer Service Team toll-free at 1-844-787-4607, Monday - Friday 8:00 a.m. – 9:00 p.m. Eastern time and Saturday - Sunday 8:00 a.m. - 5:00 p.m. Eastern time.

## **ADDITIONAL STEPS TO PROTECT YOURSELF**

### Police Reports

Under Massachusetts law, you have the right to obtain any police report filed in regard to a breach of security. Because of the accidental nature of this incident, which did not involve a theft, a police report was not filed. If you are the victim of identity theft, you have the right to file a police report and obtain a copy of it.

### Directions for Placing a Security Freeze

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:

#### 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, 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. Social Security Card, Pay stub, or W2;
8. If you are a victim of identity theft, include a copy of 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.

#### Directions for Placing a Fraud Alert

You may want to consider placing an initial fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. You may place a fraud alert in your file by calling one of the three nationwide credit reporting agencies. The agency that processes your fraud alert will notify the other two credit reporting agencies on your behalf. An initial fraud alert stays on your credit report for 90 days. When you place this alert on your credit report, you will receive information about ordering one free credit report from each of the credit reporting companies. Once you receive your reports, review them carefully for inquiries from companies you did not contact, accounts you did not open, and debts