

«First\_Name» «Last\_Name»
«Primary\_Address\_Line\_1» «Primary\_Address\_Line\_2»
«Primary\_CityMunicipality», «Primary\_StateProvince» «Primary\_ZipPostal\_Code»

April 1, 2024

Dear «First\_Name»:

Tri Delta understands the importance of protecting the information we maintain. We are writing to provide an update to the email notification we sent you on March 4, 2024 regarding the security incident that involved your 2023 W2 statement, which included your name, address, and Social Security number.

We have arranged for you to receive a complimentary two-year membership to Identity Defense credit monitoring service. This product helps detect possible misuse of your information and provides you with identity protection services focused on immediate identification and resolution of identity theft. Identity Defense is completely free to you, and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and Identity Defense, including instructions on how to activate your complimentary two-year membership, as well as some additional steps you can take in response, please review the pages attached to this letter.

You may also choose to obtain an Identity Protection Personal Identification Pin ("IP PIN") from the Internal Revenue Service. You can obtain a pin online at this link: <a href="https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin">https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin</a>.

In addition, we encourage you to always be vigilant against the possibility of phishing attempts via email or text message and to verify sources of communication before clicking on links or providing your information.

We regret that this occurred and apologize for any inconvenience. If you have additional questions, please call (817) 633-8001, Monday through Friday, between 8:30 a.m. and 5:00 p.m., Central Time.

Sincerely,

Maryn G. Taylor

Senior Director of People and Culture

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«First\_Name» «Last\_Name» Enter your Activation Code: «Code» Enrollment Deadline: 6/30/2024 Service Term: 24 months

# **Identity Defense Total**

## **Key Features**

- 3-Bureau Credit Monitoring
- Monthly Credit Score and Tracker (VantageScore 3.0)
- Real-Time Authentication Alerts
- High-Risk Transaction Monitoring
- Address Change Monitoring
- Dark Web Monitoring
- Wallet Protection
- Security Freeze Assist
- \$1 Million Identity Theft Insurance\*\*

#### **Enrollment Instructions**

To enroll in Identity Defense, visit «Link»

- Enter your unique Activation Code «Code»
   Enter your Activation Code and click 'Redeem Code'.
- Create Your Account
   Enter your email address, create your password, and click 'Create Account'.
- 3. Register

Enter your legal name, home address, phone number, date of birth, Social Security Number, and click 'Complete Account'.

 Complete Activation Click 'Continue to Dashboard' to finish enrolling.

The deadline to enroll is 6/30/2024. After 6/30/2024, the enrollment process will close, and your Identity Defense code will no longer be active. If you do not enroll by 6/30/2024, you will not be able to take advantage of Identity Defense, so please enroll before the deadline.

If you need assistance with the enrollment process or have questions regarding Identity Defense, please call Identity Defense directly at 866.622.9303.

<sup>\*</sup>Service Term begins on the date of enrollment, provided that the enrollment takes place during the approved enrollment period.

<sup>\*\*</sup>Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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.

#### ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-888-378-4329
- Experian, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- TransUnion, PO Box 2000, Chester, PA 19016, <u>www.transunion.com</u>, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

• Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.identitytheft.gov

### Fraud Alerts and Security Freezes

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company.

For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- Equifax Security Freeze, PO Box 105788, Atlanta, GA 30348, www.equifax.com
- Experian Security Freeze, PO Box 9554, Allen, TX 75013, www.experian.com
- TransUnion Security Freeze, PO Box 160, Woodlyn, PA 19094, www.transunion.com

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

Under Massachusetts law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: *Office of the Massachusetts Attorney General*, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html.