

<<First Name>> <<Last Name>> <<Address 1>> <<Address 2>> <<City>>, <<State>> <<Zip Code>> <<Country>>

<<Date>>

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

Butler, Lavanceau & Sober, LLC ("BLS") is writing to notify you of a recent incident that may have affected your personal information. BLS takes the privacy and security of all information within its possession very seriously. The Massachusetts statutes restricts information that can be included in this correspondence; however, this letter carefully contains information about steps that you can take to help protect your information, and a complimentary offer of credit and identity monitoring services. We have also set up a toll free call center to answer questions pertaining to this event. If you have questions or need assistance, please call 1-888-837-1216 Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time.

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.

Massachusetts law also allows consumers to place a security freeze on their credit reports. 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.

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 2000, Chester, PA 19016, 1-888-909-8872, https://www.freeze.transunion.com

In order to request a security freeze, you will need to provide some or all of 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, the addresses where you have lived over the prior five (5) 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 consumer reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. 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 call or send a request to the consumer reporting agencies and include 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 or the specific period of time you want the credit report available. The consumer reporting agencies 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 consumer reporting agencies and include 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 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.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at www.annualcreditreport.com or 1-877-322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

FTC, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, www.ftc.gov/bcp/edu/microsites/idtheft/ 1-877-IDTHEFT (438-4338).

BLS recommends that you review your current and past credit and debit card account statements for discrepancies or unusual activity. If you see anything that you do not understand or that looks suspicious, or if you suspect that any fraudulent transactions have taken place, you should call the bank that issued the credit or debit card immediately.

Finally, we are offering you an offer of complimentary credit and identity monitoring services; enrollment instructions are as follows:

Activation Code: <<Activation Code>> Enrollment Deadline: <<Enrollment Deadline>>\*

To enroll in Identity Defense\*\*, visit app.identitydefense.com/enrollment/activate/blsl

- 1. Enter your unique Activation Code <<**Activation Code**>> Enter your Activation Code and click 'Redeem Code'.
- 2. Create Your Account
- Enter your email address, create your password, and click 'Create Account'.
- Register Enter your legal name, home address, phone number, date of birth, Social Security Number, and click 'Complete Account'.
- 4. Complete Activation Click 'Continue to Dashboard' to finish enrolling.

If you do not enroll by <<**Enrollment Deadline>>**, 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 1.866.622.9303.

We take your trust in BLS and this matter very seriously, and thank you for your understanding in this matter.

Sincerely,

Butler, Lavanceau & Sober LLC

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

\*\*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.