

Return Mail Processing PO Box 589 Claysburg, PA 16625-0589 20263

April 23, 2021



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SAMPLE A. SAMPLE - L12 MA
APT ABC
123 ANY ST
ANYTOWN, ST 12345-6789

Dear Sample A. Sample:

Food Pantry, Ltd. is regretfully writing to notify you of the potential unauthorized access to and acquisition of your personal information.

We take this incident and the security of your information very seriously. In addition to providing this notice to you, we are reviewing our policies and procedures, implementing additional safeguards, and working with cybersecurity experts to better protect against an incident like this from happing again in the future. We have also notified the Federal Bureau of Investigation, certain state regulators, and the consumer reporting agencies of this incident.

We are also offering you two (2) years of complimentary credit monitoring and identity restoration services with Experian. Experian's Identity Works Provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- 1. Ensure that you enroll by: July 31, 2021 (Your code will not work after this date)
- 2. Visit the Experian Identity Works website to enroll: https://www.experianidworks.com/credit
- 3. Provide your activation code: ABCDEFGHI

If you have questions about the product, need assistance with identity restoration, or would like an alternative to enrolling in Experian Identity Works online, please contact Experian's customer care team at (888) 451-6558 by July 31, 2021. Be prepared to provide engagement number B011879 as proof of eligibility for the identity restoration services by Experian.

## ADDITIONAL DETAILS REGARDING YOUR IDENTITYWORKS MEMBERSHIP

A credit card is **not** required for enrollment in Experian IdentityWorks. You can contact Experian **immediately** regarding any fraud issues, and you will 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. Offline members will be eligible to call for additional reports quarterly after enrolling.
- Credit Monitoring: Actively monitors Experian file for indicators of fraud.
- Identity Restoration: Identity Restoration agents are immediately available to help you address credit
  and non-credit related fraud.



- Experian IdentityWorks ExtendCARE<sup>TM</sup>: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- Up to \$1 Million Identity Theft Insurance: Provides coverage for certain costs and unauthorized electronic fund transfers. The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. You will need to refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at (888) 451-6558. 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 (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 this Identity Restoration support is available to you for two (2) years from the date of this.

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.

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity or errors. Under United States 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 at:

Equifax
P.O. Box 740256
Atlanta, GA 30374
1-800-525-6285
www.equifax.com

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

Transunion
P.O. Box 2000
Chester, PA 10916
1-800-680-7289
www.transunion.com

At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the credit reporting agencies.

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 with each of the three major credit reporting agencies. 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 following contact information:

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

report-services/credit-freeze/

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

Transunion
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
www.transunion.com/creditfreeze

In order to request a security freeze, you will need to provide the following information, 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 (5) 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; or
- 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.

You can further educate yourself regarding identity theft, security freezes, fraud alerts, and the steps you can take to protect yourself against identity theft and fraud by contacting the Federal Trade Commission or the Massachusetts 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); and TTY: 1-866-653-4261. The Federal Trade Commission encourages those who discover that their information has been misused to file a complaint with them. Instances of known or suspected identity theft should be promptly reported to law enforcement, the Federal Trade Commission, and the Massachusetts Attorney General.

We understand you may have questions beyond what is explained in this letter. To ensure your questions are answered in a timely manner, please contact our dedicated call center at (888) 451-6558. The call center is available Monday through Friday, between 9:00am and 11:00pm EST (3:00am and 5:00 pm HST during Daylight Savings Time), and Saturday and Sunday, between 11:00am and 8:00pm EST (5:00am and 2:00pm HST during Daylight Savings Time).

We understand this information may be concerning to you and we hope you will use the complimentary credit monitoring and identity restoration services and hotline.

Sincerely,

Kimbal J. Hahimur

Kimberly H. Yoshimura Vice President of Talent Food Pantry, Ltd.