

PAYNE & FEARS

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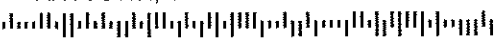
Return Mail Processing  
PO Box 589  
Claysburg, PA 16625-0589

April 30, 2021

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SAMPLE A. SAMPLE - L02 MA  
APT ABC  
123 ANY ST  
ANYTOWN, ST 12345-6789



Dear Sample A. Sample,

We are writing to notify you of a recent incident involving Payne & Fears' network that may have impacted some of your personal information. Payne & Fears is a law firm that provides a range of litigation and counseling services to companies and organizations throughout the United States. As a part of its business, Payne & Fears is often provided with access to personal information relating to those who were party to a case involving a firm client. If you are receiving this notice, Payne & Fears had access to some of your information because it was obtained during a case pertaining to a Payne & Fears' client.

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 the report.

Further, we are offering to you a complimentary two-year membership through Experian's® Identity Works<sup>SM</sup>. We are providing this service free of charge, and signing up for this service will not impact your credit score. A description of the services and instructions on enrolling can be found within the **Other Important Information** section.

To take advantage of this offer, you must enroll by **July 31, 2021**.

We encourage you to review the enclosed **Other Important Information**, which contains essential information on how to best protect yourself from potential identity theft and fraud. Further, we strongly recommend you remain vigilant, monitor and review all of your financial and account statements, and report any unusual activity to the institution that issued the record and law enforcement.

We sincerely regret this incident, and we understand that you may have questions about it beyond what is covered in this letter. If you have any additional questions, please call our toll-free response line at (833) 704-9391 Monday through Friday from 9 am – 11 pm Eastern, or Saturday and Sunday from 11 am – 8 pm Eastern (excluding major U.S. holidays). Be prepared to provide your engagement number B012282.

Sincerely yours,

**Kelby Van Patten**  
**PARTNER**



## **OTHER IMPORTANT INFORMATION**

### ***Enroll for Credit Monitoring and Identity Theft Protection Services***

To help protect your identity, we are offering a complimentary 24 month membership of Experian's® IdentityWorks<sup>SM</sup>. This product 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:

- Ensure that you **enroll by: July 31, 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- 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's® IdentityWorks<sup>SM</sup> online, please contact Experian's customer care team at **(833) 704-9391** by **July 31, 2021**. Be prepared to provide engagement number **B012282** 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, Equifax, and Transunion files 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.
- **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

### ***Obtain and Monitor Your Credit Report***

We recommend that you obtain a free copy of your credit report from each of the three nationwide credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can access the request form at <https://www.annualcreditreport.com/requestReport/requestForm.action>.

Alternatively, you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Provided below are the three nationwide credit reporting agencies' contact information to request a copy of your credit report or general identified above inquiries.

Equifax  
(866) 349-5191  
[www.equifax.com](http://www.equifax.com)  
P.O. Box 740241  
Atlanta, GA 30374

Experian  
(888) 397-3742  
[www.experian.com](http://www.experian.com)  
P.O. Box 4500  
Allen, TX 75013

TransUnion  
(800) 888-4213  
[www.transunion.com](http://www.transunion.com)  
2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19016

\* 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.

### ***Remain Vigilant, Review Your Financial Account Statements and Notify Law Enforcement of Suspicious Activity***

As a precautionary measure, we recommend that you remain vigilant by closely reviewing your financial account statements and credit reports. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company that maintains the account. You also should immediately report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, a database made available to law enforcement.

To file a complaint or to contact the FTC, you can (1) send a letter to the *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580; (2) go to [IdentityTheft.gov/databreach](https://www.ftc.gov/identitytheft); or (3) call 1-877-ID-THEFT (877-438-4338).

### ***Consider Placing a Fraud Alert on Your Credit Report***

You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you before establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three nationwide credit reporting agencies identified above. Additional information is available at <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

### ***Security Freeze (also known as a Credit Freeze)***

You may have the right to put a credit or security freeze on your credit file. A security freeze makes it harder for someone to open a new account in your name. It is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to apply for a new credit card, wireless phone, or any service that requires a credit check.

You must separately place a security freeze on your credit file with each credit reporting agency. To place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you, including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement, or insurance statement. There is no charge to request a security freeze or to remove a security freeze.

Since the instructions for how to establish a security freeze differ based on your state residency, to find out more information, please contact the three nationwide credit reporting agencies (contact information provided above in the ***"Obtain and Monitor Your Credit Report"*** section).

### ***Take Advantage of Additional Free Resources on Identity Theft***

We recommend that you review the tips provided by the Federal Trade Commission's Consumer Information website, a valuable resource with some helpful tips on how to protect your information. Additional information is available at <https://www.consumer.ftc.gov/topics/privacy-identity-online-security>

For more information, please visit [IdentityTheft.gov](https://www.ftc.gov) or call 1-877-ID-THEFT (877-438-4338). A copy of Identity Theft – A Recovery Plan, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC's website <https://www.consumer.ftc.gov/articles/pdf-0009-identitytheft-a-recovery-plan.pdf>

You also have certain rights under the **Fair Credit Reporting Act (FCRA)**: These rights include knowing what is in your file; disputing incomplete or inaccurate information; and requiring consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>



**Iowa residents** may also wish to contact the Office of the Attorney general on how to avoid identity theft by calling 515-281-5164 or by mailing a letter to the Attorney General at: *Office of the Attorney General of Iowa*, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319. **Maryland residents** may wish to review the information the Attorney General, who can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, or visiting [www.oag.state.md.us](http://www.oag.state.md.us). **New Mexico residents**, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit. **North Carolina residents** may wish to review the information provided by the North Carolina Attorney General at <https://ncdoj.gov/protecting-consumers/identity-theft/>, or by contacting the Attorney General by calling 1-877-566-7226 or emailing or by mailing a letter to the Attorney General at *North Carolina Attorney General's Office* 9001 Mail Service Center Raleigh, NC 27699. For **residents of Massachusetts**: State law advises you that you have the right to obtain a police report. You also will not be charged for seeking a security freeze, as described above in this document. **West Virginia residents** have the right to ask that the three nationwide credit reporting agencies place fraud alerts in their file (as described above) and or request a security freeze (as described above). To place or fraud alert on your file or request the security freeze, please contact three credit reporting agencies identified above.