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# WIDEORBIT

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

To Enroll, Please Call:  
(866) 362-1769  
Or Visit:  
<https://www.experianidworks.com/credit>  
Activation Code: ABCDEFGHI  
Engagement # ENGAGE#

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



June 10, 2021

## Notice of Data Breach

Dear Sample A. Sample:

This letter is to inform you that WideOrbit LLC ("WideOrbit") discovered a data security incident affecting information about you.

We are offering identity theft protection services through Experian, a data breach and recovery services expert. Experian's IdentityWorks™ is available at no cost to you for [EXTRA1].

Experian IdentityWorks™ can help you protect your identity in the following ways:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.<sup>1</sup>
- **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™:** 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<sup>2</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

<sup>1</sup> Offline members will be eligible to call for additional reports quarterly after enrolling.

<sup>2</sup> 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.



Say hello to a Wider World™

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## What You Can Do

We encourage you to contact Experian with any questions and to enroll in free identity protection services by calling (866) 362-1769 or going to <https://www.experianidworks.com/credit> and using the Activation Code provided above. Experian representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information. Experian representatives are available Monday through Friday from 6am to 8pm Pacific Time and Saturday and Sunday from 8am to 5pm Pacific Time. Please note the deadline to enroll is August 10, 2021. We encourage you to take full advantage of this service offering. Please also review the enclosed attachment for additional steps you may take.

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the Activation Code at the top of this letter when calling or enrolling online, so please do not discard this letter.

Please call (866) 362-1769 for assistance or for any additional questions you may have. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the identity restoration services by Experian.

Sincerely,

HR at WideOrbit LLC

1160 Battery Street  
Suite 300  
San Francisco, CA 94111

(Enclosure)

## Recommended Steps to help Protect your Information

**1. Website and Enrollment.** Go to <https://www.experianidworks.com/credit> and follow the instructions for enrollment using your Activation Code provided at the top of the letter.

**2. Activate the credit monitoring** provided as part of your Experian identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, Experian will be able to assist you.

**3. Telephone.** Contact Experian at (866) 362-1769 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the identity restoration services by Experian.

**4. Review your credit reports.** We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in Experian identity protection, notify them immediately by calling or by logging into the Experian website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our customer care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an Experian Restoration agent who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

**5. Place Fraud Alerts** with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

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Equifax Fraud Reporting  
1-866-349-5191  
P.O. Box 105069  
Atlanta, GA 30348-5069  
[www.equifax.com](http://www.equifax.com)

Experian Fraud Reporting  
1-888-397-3742  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion Fraud Reporting  
1-800-680-7289  
P.O. Box 2000  
Chester, PA 19022-2000  
[www.transunion.com](http://www.transunion.com)

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

**Please Note: No one is allowed to place a fraud alert on your credit report except you.**

**6. Security Freezes and Credit Locks.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

A credit freeze, also called a security freeze, prevents a credit reporting agency from releasing your credit report to others, without affecting your credit score. A credit freeze is perhaps the most effective way of stopping identity thieves from opening new accounts in your name. Placing a credit freeze with each of the three major agencies, Equifax, Transunion, and Experian, offers the most protection. Each freeze remains until you lift or remove it. Under Federal law and Massachusetts law you cannot be charged to place, lift, or remove a credit freeze.

A credit freeze also stops businesses from checking your credit, so you may need to temporarily lift your credit freeze before:

- Applying for any type of loan, mortgage, or credit card
- Applying for insurance
- Switching or starting a new utility service or phone line, including a cell phone
- Applying for a job
- Applying to rent an apartment.

"Credit locks" are not the same as a credit freeze. "Credit locks" vary by credit reporting agency but are generally a private service that you may have to pay a recurring fee to use, or that may be combined with other services, like various paid credit monitoring services. You should read the terms of any service carefully before you sign up. Make sure you understand any charges, which may go up after a free or discounted trial period, and which often renew automatically.

A credit freeze is also different from a "fraud alert." A fraud alert does not prevent businesses from requesting your credit report, but it requires them to take extra steps to verify your identity. It lasts for 90 days unless renewed. There is no charge to put a fraud alert on your credit report.

To place a credit 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 credit freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Information Services  
LLC  
P.O. Box 105788  
Atlanta, GA 30348-5788  
1-888-298-0045  
<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 credit freeze, expect to provide some or all of the following information to the credit reporting agency, depending on whether you request the freeze online, by phone, or by mail:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
- Social Security number
- Date of birth
- Addresses where you have lived over the prior five years
- Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- Social Security card, pay stub, or W2
- If you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit agencies must send written confirmation of the credit freeze to you and should provide you with a personal identification number or password that you will use to temporarily lift or remove a credit freeze. It is important you remember this number or password or put it in a safe place, because you may have to give it to the agency if you want to lift the credit freeze.

**7. You can obtain additional information** about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. For more information, you may contact:

Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.

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