

South Carolina Legal Services Return to: IDX 10300 SW Greenburg Rd. Suite 570 Portland, OR 97223



To Enroll, Please Call: 1-800-939-4170 Or Visit: https://app.idx.us/account-

creation/protect
Enrollment Code: <<XXXXXXXX>>>

<<First Name>> <<Last Name>> <<Address1>> <<Address2>> <<City>>, <<State>> <<Zip>>>

September 28, 2021

Dear <<First Name>> <<Last Name>>,

We are writing to inform you of a recent data security incident experienced by South Carolina Legal Services that may have involved your personal information. While we have no reason to believe that your information was misused, we are providing you notice out of an abundance of caution so that you may take steps to protect your personal information.

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.

You have the right to place a security freeze on your credit report. 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.

To place a security freeze on your credit report, you must contact each of the three major consumer reporting agencies:

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19016
1-800-349-9960	1-888-397-3742	1-888-909-8872
www.equifax.com	www.experian.com/freeze/center.htm	www.transunion.com/credit-freeze
3	1	

In order to request a security freeze, you will need to provide the following information:

- 1. Your full name and any suffixes;
- 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 (e.g., state driver's license or ID card, military identification, etc.); and
- 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 then 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.

To lift the security freeze in order to grant a specific entity or individual access to your credit report, you must call or send a written request to the consumer reporting agencies by mail 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 individuals, or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three (3) consumer reporting agencies by mail 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. You cannot be charged a fee by 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 by calling (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 Ave., NW Washington D.C. 20590 www.ftc.gov/bcp/edu/microsites/idtheft 877-IDTHEFT (438-4338)

In addition, as an added precaution, we are offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: 24 months of Credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, exclusive educational materials and fully managed Identity Theft Recovery Services. With this protection, IDX will help you resolve issues if your identity is compromised.

We encourage you to contact IDX with any questions and to enroll in the identity protection services by calling 1-800-939-4170 or going to https://app.idx.us/account-creation/protect and using the Enrollment Code provided above. Representatives are available Monday through Friday from 9 am – 9 pm Eastern Time. Please note that the deadline to enroll is December 28, 2021.

Again, at this time, there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering. IDX representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

If you have any questions concerning this incident, please call 1-800-939-4170. The security of your information is a top priority for Paladin Advisors and we are committed to safeguarding your data and privacy. Please accept our sincere apologies and know that we deeply regret any worry or inconvenience this may cause you.

Sincerely,

Andrea Loney

Executive Director

South Carolina Legal Services