



24555

November 23, 2021

Dear [REDACTED],

I am writing to notify you of an isolated incident in which your personal information may have been potentially disclosed to an unauthorized individual. During an internal investigation, we learned that a document containing your Social Security Number was among other information potentially accessed by an unauthorized individual on or around October 23, 2021. As soon as we became aware of the incident that day, we disabled the unauthorized individual's access and began an extensive investigation.

Protecting the security of personal information is a top priority. While there is no indication that the unauthorized individual accessed your information, we are providing this notification and have arranged for myTrueIdentity through TransUnion as a precaution to help you protect your identity at no cost to you. Information on how to enroll in this program and activation codes have been included below.

Your business is important to us and we regret that this incident occurred. Please be assured that LEAF will continue to work to ensure that all appropriate measures, including employee training and controls are in place to protect personal information to ensure that an incident of this nature will not happen in the future.

If you have any further questions regarding this incident, you can call me at 267-402-5337.

Sincerely,

A handwritten signature in black ink that reads "Michael P. McKie".

Michael McKie  
SVP, IT Program Management  
LEAF Commercial Capital One  
Commerce Square 2005 Market  
Street, 14<sup>th</sup> Fl. Philadelphia, PA  
19103  
T: 267-402-5337



## WHAT WE ARE DOING

### Complimentary Credit Monitoring Service

You are a valued customer, and we apologize for this error. While we have no evidence or belief that your information has been, or will be used for fraudulent purposes, and while we believe there is a low likelihood of fraud related to this incident, as a safeguard, we have arranged for you to enroll, at no cost to you, in an online three-bureau credit monitoring service (myTrueIdentity) for two years provided by TransUnion, one of the three nationwide credit reporting companies.

To enroll in this service, go to the myTrueIdentity website at [www.mytrueidentity.com](http://www.mytrueidentity.com) and in the space referenced as "Enter Activation Code", enter the following 12-letter Activation Code [REDACTED] and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the following 6-digit telephone pass code **697611** and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and **December 31, 2022**. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain two years of unlimited access to your TransUnion credit report and credit score. The daily three-bureau credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, Experian, and Equifax, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes access to an identity restoration program that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

## WHAT YOU CAN DO

### Fraud Alert Information

Whether or not you enroll in credit monitoring, we recommend that you consider placing a "Fraud Alert" on your credit file. Fraud Alert messages notify potential credit grantors to verify your identification before extending credit in your name in case someone is using your information without your consent. A Fraud Alert can make it more difficult for someone to get credit in your name; however, please be aware that it also may delay your ability to obtain credit. Call only one of the following three nationwide credit reporting companies to place your Fraud Alert: TransUnion, Equifax, or Experian. As soon as the credit reporting company confirms your Fraud Alert, they will also forward your alert



request to the other two nationwide credit reporting companies so you do not need to contact each of them separately. The contact information for the three nationwide credit reporting companies is:

Equifax  
PO Box 740256 Atlanta,  
GA 30374  
[www.alerts.equifax.com](http://www.alerts.equifax.com)  
1-800-525-6285

TransUnion  
PO Box 2000  
Chester, PA 19016  
[www.transunion.com/fraud](http://www.transunion.com/fraud)  
1-800-680-7289

Experian  
PO Box 9554  
Allen, TX 75013  
[www.experian.com/fraud](http://www.experian.com/fraud)  
1-888-397-3742

### Free Credit Report Information

Under federal law, you are also entitled to one free credit report once every 12 months from each of the above three major nationwide credit reporting companies. Call 1-877-322-8228 or make a request online at [www.annualcreditreport.com](http://www.annualcreditreport.com). Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly. If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your Attorney General state or contact your local law enforcement agency and file a police report. Get a copy of the report; many creditors want the information it contains to absolve you of the fraudulent debts. You also should file a complaint with the Federal Trade Commission (FTC) at [www.identitytheft.gov](http://www.identitytheft.gov) or at 1-877-ID-THEFT (1-877-438-4338). Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations. Also visit the FTC's website at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) to review their free identity theft resources such as their comprehensive step-by-step guide "Identity Theft-A Recovery Plan".

### Security Freeze Information

You can request a "Security Freeze" on your credit file by sending a request in writing, by mail, to each of the three nationwide credit reporting companies. When a Security Freeze is added to your credit report, all third parties, such as credit lenders or other companies, whose use is not exempt under law will not be able to access your credit report without your consent. The Security Freeze may delay, interfere with or prohibit the timely approval of any subsequent request or application you make that involves access to your credit report. This may include, but is not limited to, new loans, credit, mortgages, insurance, rental housing, employment, investments, licenses, cellular phone service, utility service, digital signature service, Internet credit card transactions and extension of credit at point of sale. Placing, temporarily lifting, or removing a Security Freeze with each of the nationwide consumer reporting companies is free, although placing a credit lock may have monthly fees. To place a Security Freeze on your credit files at all three nationwide credit reporting companies, write to the addresses below and include the following information:

Equifax Security Freeze  
PO Box 105788

TransUnion Security Freeze  
PO Box 2000

Experian Security Freeze  
PO Box 9554



Atlanta, GA 30348 www.  
freeze.equifax.com  
1-800-685-1111

Chester, PA 19016  
www.transunion.com/freeze  
1-800-909-8872

Allen, TX 75013  
www.experian.com/freeze  
1-888-397-3742

- Your full name (first, middle, last including applicable generation, such as JR., SR., 11, III, etc.)
- Your Social Security Number
- Your date of birth (month, day and year)
- Your complete address including proof of current address, such as a current utility bill, bank or insurance statement or telephone bill
- If you have moved in the past 2 years, give your previous addresses where you have lived for the past 2 years
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)

Within 5 business days of receiving your request for a security freeze, the consumer credit reporting company will provide you with a personal identification number (PIN) or password to use if you choose to remove the freeze on your consumer credit report or to authorize the release of your consumer credit report to a specific party or for a specified period of time after the freeze is in place.

**Special note for minors affected by this incident:**

The same services referred to above may not be available to affected minors. As an alternative, parents/legal guardians can check to see if your child may be a victim of identity theft by using TransUnion's secure online form at [www.transunion.com/childidentitytheft](http://www.transunion.com/childidentitytheft) to submit your information so TransUnion can check their database for a credit file with your child's Social Security Number. After TransUnion's search is complete, they will respond to you at the email address you provide. If they locate a file in your child's name, they will ask you for additional information in order to proceed with steps to protect your child from any impact associated with this fraudulent activity.

**Special note to Massachusetts residents:**

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. Based on the nature of this incident, no police report has been filed. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

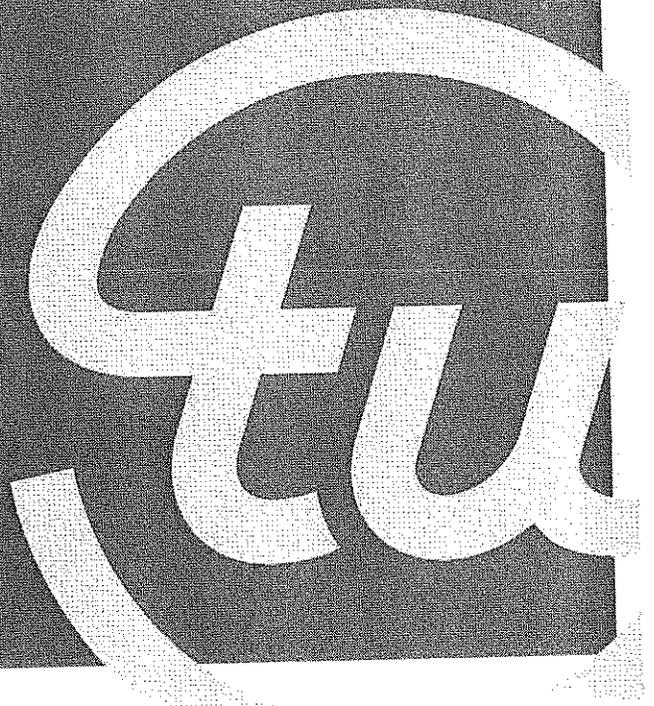
Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your 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.

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# *myTrueIdentity*

**Step-by-Step Instructions  
for New Members**

([www.mytrueidentity.com](http://www.mytrueidentity.com))



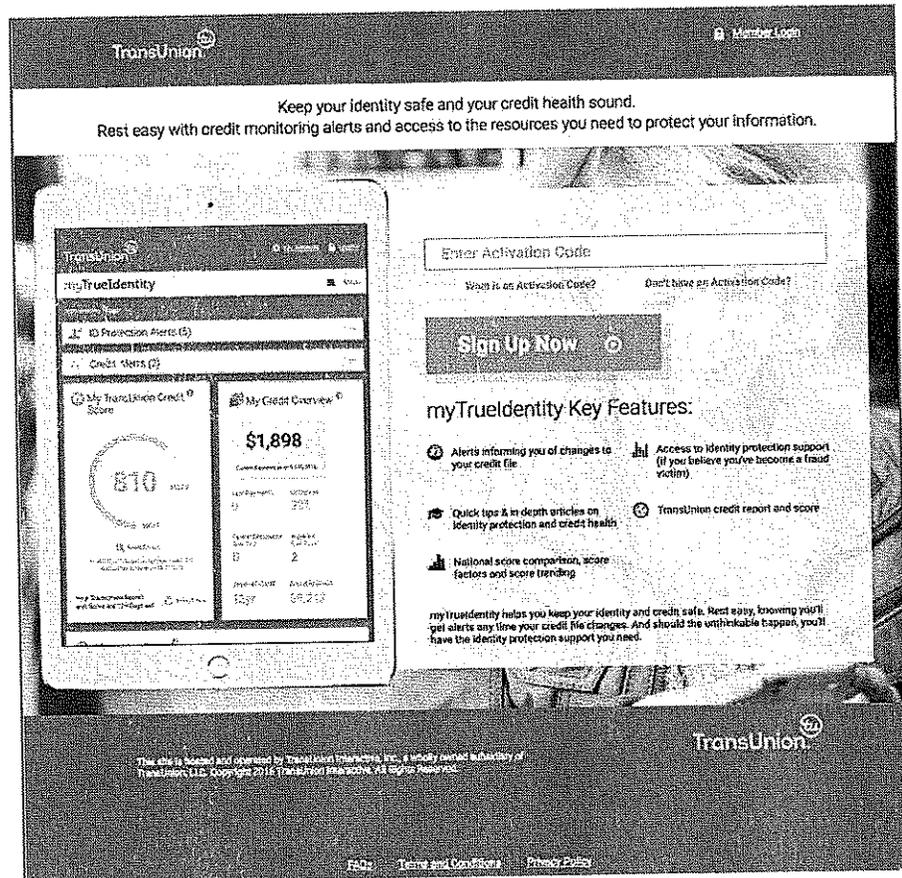


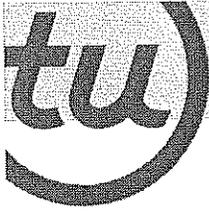
# myTrueIdentity Enrollment Step-by-Step Guide

## SIGN UP

Navigate to [www.mytrueidentity.com](http://www.mytrueidentity.com) and enter your 12-letter Activation Code, which was provided in your notification.

Click <<"Sign Up Now">>





# myTrueIdentity Enrollment Step-by-Step Guide

## STEP 1: CREATE YOUR ACCOUNT

Create a Username, (5 or more characters, no spaces)

Create a Password, (8 or more characters, letters and numbers, no spaces)

Enter your First Name, Middle Name (if you have one), and Last Name

Choose a Secret Question;  
Provide your Secret Answer

Enter your email address and phone number

Click <<"Continue to Step 2">>

TransUnion Member Login

It's your credit information. See it today for FREE.

Step 1 Create your account Step 2 More about you Step 3 Verify your identity

myTrueIdentity

All fields are required (except where noted).

Username

Password

First Name

Middle Name

Last Name

--choose a secret question--

Secret Answer

Email Address

Phone Number

Continue to Step 2

TransUnion Credit Score

832

Grade B

Where You Stand

37% Higher Score

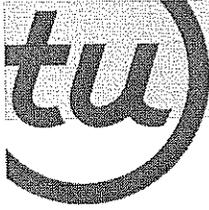
12% Lower Score

832

Detect fraud. Monitor your credit information. Learn how you can protect your identity and credit health.

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# myTrueIdentity Enrollment Step-by-Step Guide

## STEP 2: MORE ABOUT YOU

Enter your date of birth and current mailing address

If you have not lived at your address for more than 6 months, also input your previous address

Enter the last 4 digits of your Social Security Number

Read Terms and Conditions

Click <<"I Accept & Continue to Step 3">>

TransUnion Member Login

Please tell us just a little more to complete the process.

Step 1 Create your account | **Step 2 More about you** | Step 3 Verify your identity

All fields required

Date of Birth (MM/DD/YYYY)

MM DD YYYY

Address and Unit Number

City

State Zip

Have you lived here for more than six months?

Yes  No

Last four digits of Social Security Number

XXXX XX XXXX

You understand that by clicking on the "I Accept & Continue to Step 3" button below, you agree to TransUnion Consumer Interactive's Terms and Conditions and you are providing "written instructions" authorizing TransUnion Interactive, Inc. to obtain information from your personal credit profile from TransUnion in order to confirm your identity and display your credit data to you.

**I Accept & Continue to Step 3**

Almost there!  
Before you can access your Credit Alerts and Identity Protection services, we need to verify your identity.

TransUnion Secure Server

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Home Terms and Conditions Privacy Policy



# myTrueIdentity Enrollment Step-by-Step Guide

## STEP 3: VERIFY YOUR IDENTITY

A series of questions will be asked to ensure you are really you. Please answer the question by clicking on the appropriate circle.

Click <<"Verify My Identity">>

TransUnion<sup>TM</sup>

For your protection, we need to make sure you are really Kirsten. Please verify your identity by answering a few questions only you would know.

Step 1 Create your account  
  Step 2 More about you  
  Step 3 Verify your identity

• You have the ability to answer with confidence.  
 • If you need to provide your answers for an answer, log in later to continue where you left off.

• If none of the answers look correct, email teams at the address.  
 • If you have difficulty, a toll-free number will be provided.

What state was your social security number issued (this could be the state in which you were born or had your first job)?

New Mexico  
 California  
 Louisiana  
 North Carolina  
 None of the above

What is the monthly payment of your most recent auto loan or lease?

\$400 - \$499  
 \$500 - \$599  
 \$600 - \$699  
 \$700 - \$799  
 None of the above

What is the monthly payment on your student loan?

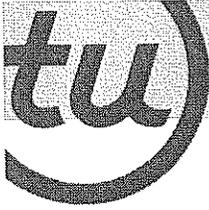
\$300 - \$349  
 \$400 - \$449  
 \$200 - \$249  
 \$350 - \$399  
 None of the above

**Verify My Identity**

TransUnion<sup>TM</sup> Secure Server

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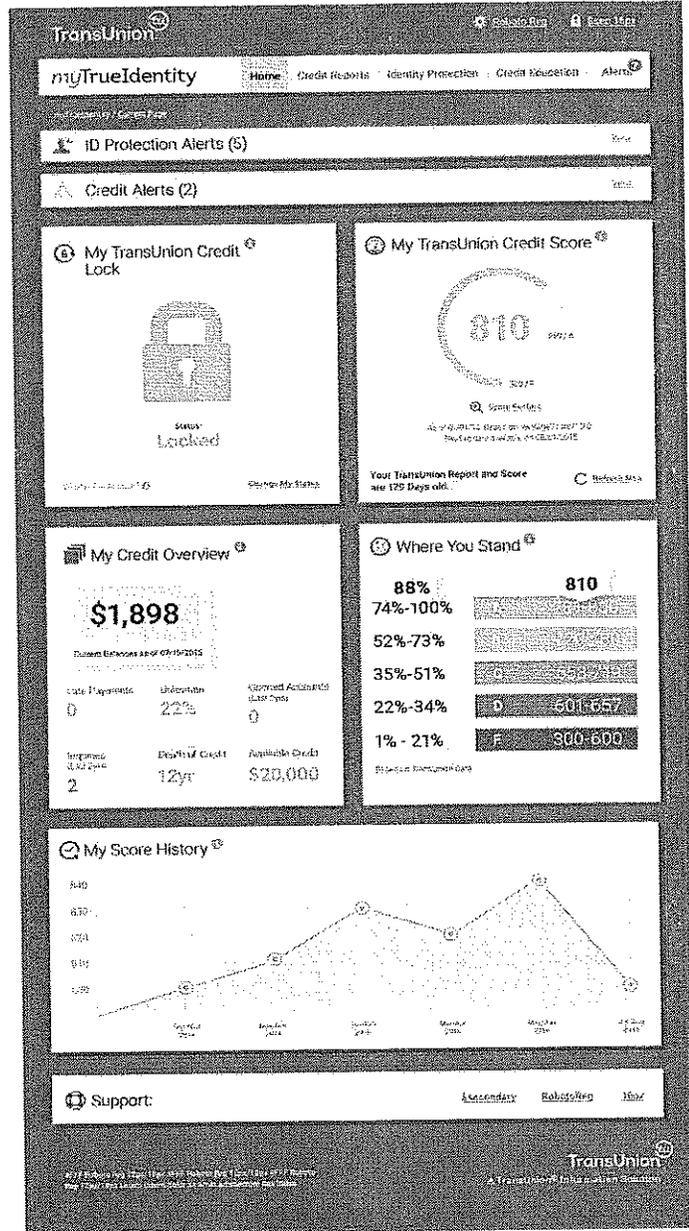
TransUnion<sup>TM</sup>



# myTrueIdentity Enrollment Step-by-Step Guide

## WELCOME TO myTrueIdentity

Upon successful completion of the three steps, you will be brought to the myTrueIdentity dashboard "Home" page where you can access all of the benefits that were provided to you.



**Need help? Having problems? Have a question?**

If you have questions about your credit benefits, need help accessing your report or passing identity verification, please contact our Customer Service Team at 1-844-787-4607 Monday - Thursday, 8am - midnight ET and Friday - Sunday, 8am - 8pm ET.



# myTrueIdentity Enrollment Step-by-Step Guide

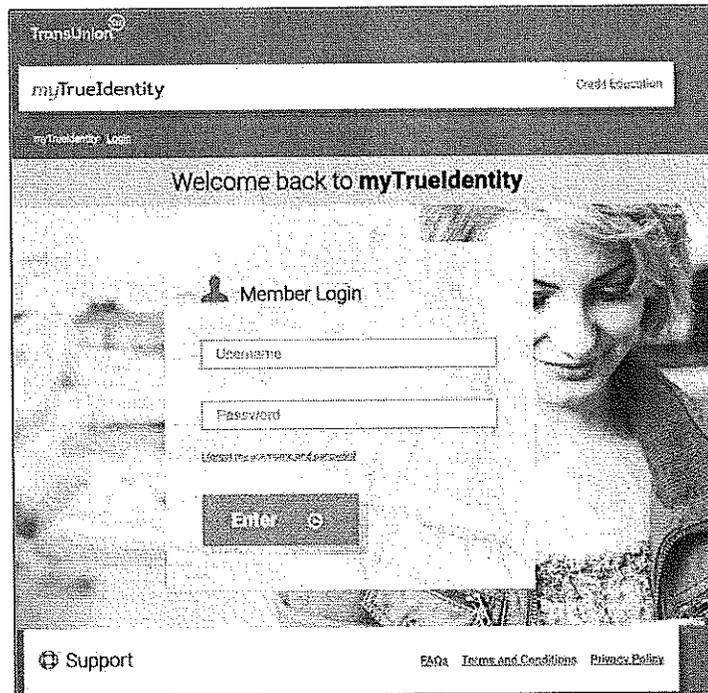
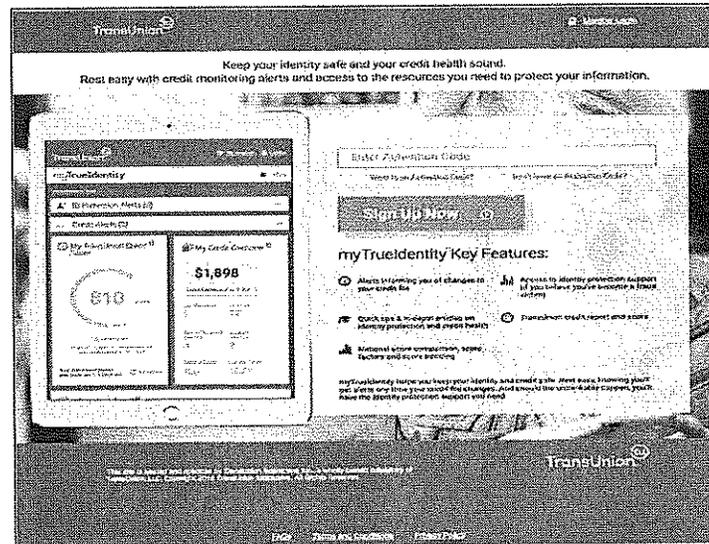
## MEMBER LOGIN

When returning to mytrueidentity.com, click on the "Member Login" link located in the upper right corner.

Enter the Username and Password you created.

Click <<"Enter">>

If you have forgotten your username or password, please click on the "I forgot my username and password" link and complete the information requested. You will be asked to change your login information before accessing your account.



### Need help? Having problems? Have a question?

If you have questions about your credit benefits, need help accessing your report or passing identity verification, please contact our Customer Service Team at 1-844-787-4607 Monday - Thursday, 8am - midnight ET and Friday - Sunday, 8am - 8pm ET.

TransUnion 

Thank you.

