

Return Mail Processing Center P.O. Box 6336 Portland, OR 97228-6336

<<Mail ID>> <<Name 1>> <<Name 2>> <<Address 1>> <<Address 3>> <<Address 4>> <<Address 5>> <<City>><<State>><<Zip>>

<<Date>>

Dear <</Name 1>>:

Andrew Sauchelli, DMD ("Dr. Sauchelli") writes to inform you of a recent event that may impact the privacy of some of your information. We take this event and the security of your information very seriously, and this letter provides steps you may take to better protect against potential misuse of your information, should you feel it is necessary. As an added precaution, we are providing you with access to complimentary credit monitoring services through Equifax for twenty-four (24) months. Instructions and more information about these services can be found below:

Go to *www.equifax.com/activate* and enter your unique Activation Code of <<ACTIVATION CODE>> then click "Submit" and follow these 4 steps:

Register: Complete the form with your contact information and click "Continue". If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4.

Create Account: Enter your email address, create a password, and accept the terms of use.

Verify Identity: To enroll in your product, we will ask you to complete our identity verification process.

Checkout: Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling. The confirmation page shows your completed enrollment. Click "View My Product" to access the product features.

Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications when your personal information, such as Social Security number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock
- Identity Restoration to help restore your identify should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft (conditions apply).

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit <u>www.annualcreditreport.com</u> or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

- 1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. Addresses for the prior two to five 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, etc.); and
- 7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/ credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/ credit-help
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

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 can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, your state Attorney General or the Federal Trade Commission. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; <u>www.identitytheft.gov</u>; (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can also obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should be reported to law enforcement, the FTC, and the Massachusetts Attorney General.

We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, you can call our dedicated call center 855-604-1703 Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time Monday through Friday (excluding some U.S. holidays).

Please know that we share your concern and regret the inconvenience this may cause you. Dr. Sauchelli remains committed to protecting the information in our care and will continue to take steps to continuously improve and enhance the security of our systems.

Sincerely,

Andrew Sauchelli, DMD