



January 13, 2022

[Name]
[Address]
[City], [State] [ZIP]

Dear [Name],

We are writing to notify you of an issue that involves certain of your personal information. We learned that, on July 27, 2021, an unauthorized party gained access to certain of our employees' email accounts. As a result of this issue, the unauthorized party may have viewed certain personal information about you that was contained in the affected email accounts.

The personal information involved includes your first and last name and Social Security number. Promptly after learning of the issue, we took steps to secure our systems, including the affected email accounts, and conducted an investigation to determine the nature of the issue. Based on our investigation, at this time, we have no evidence that any of the information has been misused as a result of this issue.

We regret that this issue may affect you. We take our obligation to safeguard personal information very seriously and are alerting you about this issue so you can take steps to help protect yourself. We have arranged to offer credit monitoring services to you for two years at no cost to you. The attached Reference Guide provides information on registration and how you may obtain a security freeze.

We hope this information is useful to you. If you have any questions regarding this issue, please call (978) 564-8632.

We regret any inconvenience this may cause you.

Sincerely,

Ninad Gujar
Vice President, Regulatory Affairs & Quality Assurance

Reference Guide

We encourage affected individuals to take the following steps:

Register for Identity Protection and Credit Monitoring Services. We have arranged with Experian to help you protect your identity and your credit information for two years at no cost to you.

To help protect your identity, we are offering a complimentary 24-month membership of Experian's® IdentityWorksSM. This product provides you with 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: April 30, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll:
<https://www.experianidworks.com/3bcredit>
- Provide your **activation code: [Code]**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (877) 890-9332 by **April 30, 2022**. Be prepared to provide engagement number **[Number]** as proof of eligibility for the identity restoration services by Experian. A credit card is not required for enrollment in Experian IdentityWorks.

Consider Placing a Security Freeze on Your Credit File. You may wish to place a "security freeze" (also known as a "credit freeze") on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. *You must place a security freeze on your credit file at each consumer reporting agency individually.* There is no charge to place or lift a security freeze. For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described below.

You can contact the FTC to learn more about security freezes:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft/

As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

Equifax	Equifax Information Services LLC P.O. Box 740241 Atlanta, GA 30374	1-800-525-6285	www.equifax.com
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NeuroLogica

Experian	Experian Inc. P.O. Box 9554 Allen, TX 75013	1-888-397-3742	www.experian.com
TransUnion	TransUnion LLC P.O. Box 2000 Chester, PA 19016	1-800-680-7289	www.transunion.com

The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver's license or military ID card)
- Proof of your current residential address (such as a current utility bill or account statement)

You have the right to obtain a police report and request a security freeze as described above.



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Equifax	Equifax Information Services LLC P.O. Box 740241 Atlanta, GA 30374	1-800-525-6285	www.equifax.com
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