25897

To Enroll, Please Call: 1-833-525-2726 Or Visit: <u>https://app.idx.us/account-</u> <u>creation/protect</u> Enrollment Code: <<Enrollment>>

<<First Name>> <<Last Name>> <<Address 1>> <<Address 2>> <<City>>, <<State>> <<Zip Code>>

January 28, 2022

Re: Notice of Data Security Incident

Farmers Telephone Cooperative, Inc. ("FTC") is writing to inform you about an incident that may have involved your personal information. We take the privacy and security of your information very seriously. Therefore, we are writing to inform you about the incident and advise you of certain steps you can take to help protect your personal information, including activating the free credit and identity monitoring services we are offering you.

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

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 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, military identification, etc.)

The consumer reporting agencies 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 allow a specific entity or individual access to your credit report, you must call or send a request to the consumer reporting agencies 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 for the specified period of time.

To remove the security freeze, you must send a request to each of the three consumer reporting agencies 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. No fee is required to be paid to any of 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 1-877-322-8228. 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 Avenue, NW, Washington, D.C. 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 877-IDTHEFT (438-4338).

As referenced above, we are providing you identity theft protection services through IDX, a data security and recovery services expert. Your complimentary two-year enrollment in IDX identity protection includes: credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. Additional information about these services is included with this letter. Please note that the deadline to enroll is April 28, 2022, though we encourage you to enroll as soon as you are able.

Please read the recommendations included with this letter which you can follow to help protect your personal information. If you have questions or need assistance, please call 1-833-525-2726 Monday through Friday from 9 a.m. to 9 p.m. Eastern Time. Please have your enrollment code ready. Protecting your information is important to us. Please know that we take this incident very seriously, and we regret any worry or inconvenience that this may cause you.

Sincerely,

Curt Gowdy

Curt Gowdy Corporate Safety & Security Manager Farmers Telephone Cooperative, Inc. 1101 E. Main Street Kingstree, SC 29556

## **IDX Identity Protection Services**

Website and Enrollment. Please visit <u>https://app.idx.us/account-creation/protect</u> and follow the instructions for enrollment using your Enrollment Code included with this letter.

Activate the credit monitoring provided as part of your 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, IDX will be able to assist you.

**Telephone.** Contact IDX at 1-833-525-2726 to speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

## IDX Identity will include two-year enrollments into the following service components:

**SINGLE BUREAU CREDIT MONITORING** - Monitoring of credit bureau for changes to the member's credit file such as new credit inquires, new accounts opened, delinquent payments, improvements in the member's credit report, bankruptcies, court judgments and tax liens, new addresses, new employers, and other activities that affect the member's credit record.

**CYBERSCAN<sup>™</sup>** - Dark Web monitoring of underground websites, chat rooms, and malware, 24/7, to identify trading or selling of personal information like SSNs, bank accounts, email addresses, medical ID numbers, driver's license numbers, passport numbers, credit and debit cards, phone numbers, and other unique identifiers.

**IDENTITY THEFT INSURANCE** - Identity theft insurance will reimburse members for expenses associated with restoring their identity should they become a victim of identity theft. If a member's identity is compromised, the policy provides coverage for up to \$1,000,000, with no deductible, from an A.M. Best "A-rated" carrier. Coverage is subject to the terms, limits, and/or exclusions of the policy.

**FULLY-MANAGED IDENTITY RECOVERY** – IDX's fully-managed recovery service provides restoration for identity theft issues such as (but not limited to): account creation, criminal identity theft, medical identity theft, account takeover, rental application, tax fraud, benefits fraud, and utility creation. This service includes a complete triage process for affected individuals who report suspicious activity, a personally assigned ID Care Specialist to fully manage restoration of each case, and expert guidance for those with questions about identity theft and protective measures.