



TransUnion Security Freeze  
P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872  
<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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 credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or

password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

The security of our employees' information is a top priority, and we are committed to the protection of your information. To help you further protect your information, we are providing you free identity protection services for 2 years, as detailed below. In addition, if you submitted dependent information to your employer, we are also offering identity protection services for your dependent(s).

We recommend that you enroll in the identity protection services we are offering to you and your dependents, at no charge. To help protect your identity, we are offering a complimentary 24-month membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides you with superior 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: [www.experianidworks.com/credit](http://www.experianidworks.com/credit)
- Provide your **activation code:** [REDACTED]

If you have a minor dependent, to help protect your minor's identity, we are offering a complimentary 24-month membership of Experian's® IdentityWorks<sup>SM</sup>. To activate this membership and start monitoring your minor's 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: [www.experianidworks.com/minorplus](http://www.experianidworks.com/minorplus)
- Provide your **activation code:** [REDACTED]
- Provide your minor's information when prompted

If you have questions about the product, need assistance with identity restoration for you or your minor, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **(888) 292-0076 by April 30, 2022**. Be prepared to provide engagement number [REDACTED] (for minors) as proof of eligibility for the identity restoration services by Experian. Additional information regarding Experian IdentityWorks is enclosed.

### **Other Important Information**

There are additional actions you can consider taking to protect your information. We have provided resources where you can obtain additional information about identity theft and ways to protect yourself in the enclosed attachment.

### **For More Information**

We encourage you to take advantage of the identity protection services we are offering to you and your dependents at no charge. Should you have questions or concerns regarding this matter and/or the protections available to you, please call (888) 292-0076 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays).

Sincerely,

*Chris Banning*

Chris Banning  
Managing Director

## ADDITIONAL DETAILS REGARDING THE 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks.

You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance\*\*** Provides coverage for certain costs and unauthorized electronic fund transfers.

You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks for your minor:

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** Receive the same high-level of Identity Restoration support even after the Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your or your minor's information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at (888) 292-0076. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

*\* Offline members will be eligible to call for additional reports quarterly after enrolling.*

*\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.*

## ADDITIONAL RESOURCES

The following provides additional information and actions you can consider taking to help protect your information. You may also contact the U.S. Federal Trade Commission (“FTC”), the credit reporting agencies, or your state’s regulatory authority to obtain additional information about avoiding identity theft, including information about fraud alerts and security freezes, as further detailed below. Contact Information for the Federal Trade Commission and credit reporting agencies is set forth below:

<b>Federal Trade Commission</b>		
<b>Federal Trade Commission</b> Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) <a href="http://www.ftc.gov/idtheft">www.ftc.gov/idtheft</a>		
<b>Credit Reporting Agencies</b>		
<b>Equifax</b> P.O. Box 740241 Atlanta, GA 30374 1-800-525-6285 <a href="http://www.equifax.com">www.equifax.com</a>	<b>Experian</b> P.O. Box 4500 Allen, TX 75013 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a>	<b>TransUnion</b> P.O. Box 2000 Chester, PA 19016 1-800-680-7289 <a href="http://www.transunion.com">www.transunion.com</a>

**Order Your Free Annual Credit Report.** You can order your free annual credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by phone (toll free) at 877-322-8228, or by mail by submitting a completed Annual Credit Report Request Form to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can download a copy of the request form on the FTC website: [www.ftc.gov](http://www.ftc.gov). You can also visit the Consumer Financial Protection Bureau’s website for more information on how you can obtain your credit report for free: [www.consumerfinance.gov](http://www.consumerfinance.gov). Once you receive your credit reports, review them carefully for any discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting agency.

**Review Your Accounts and Report Unauthorized Activity.** We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, your state’s attorney general, and/or the FTC. Carefully review your credit reports and bank, credit card, and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company. You may also consider filing or obtaining a police report.

We recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline. If you are a California resident, we suggest that you visit the website of the California Office of Privacy Protection at [www.privacy.ca.gov](http://www.privacy.ca.gov) to find more information about your medical privacy.

**Consider Placing a Fraud Alert on Your Credit File.** To protect yourself from potential identity theft, you may consider placing a fraud alert on your credit file. A fraud alert is intended to make it more difficult for someone to open a new credit account in your name. A fraud alert indicates to an entity requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the alert notifies the entity to take steps to verify your identity. You may contact one of the credit reporting agencies listed above for assistance.

**Consider Placing a Security Freeze on Your Credit File.** You also may consider implementing a security freeze (also called a “credit freeze”). Placing a freeze on your credit report restricts access to your credit report and will prevent lenders and others from accessing your credit report entirely. This means you (or others) will not be able to open a new credit account while the freeze is in place. You can temporarily lift the credit freeze if you need to apply for new credit. With a security freeze in place, you may be required to take special steps when you wish to apply for any type of credit. You may contact one of the credit reporting agencies listed above for assistance.

**Remain Vigilant and Lookout for Phishing Schemes.** We also encourage you to remain vigilant in managing and handling your personal information and be on the lookout for suspicious emails, such as phishing schemes. Phishing schemes are attempts by criminals to steal personal information, including credit card numbers and social security numbers, over email. These attempts are often made by manipulating an email to make it look as if it came from a legitimate source, but which is actually sent by a fraudulent impersonator. Pay particular attention to anyone asking you to click on a link or attachment, especially if the email requests sensitive information, and pay close attention to the email address (e.g., look for misspellings). It is also important that you check the recipient's email address when replying to emails to ensure it is legitimate. Also consider taking steps such as carrying only essential documents with you, being aware of how and with whom you are sharing your personal information, and shredding receipts, statements, and other sensitive information once you no longer need them. In addition, it is a best practice to take steps to protect your online accounts, such as by changing your passwords regularly and not using the same password across multiple accounts.

**For Maryland Residents.** You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

Maryland Office of the Attorney General  
Consumer Protection Division  
200 St. Paul Place, Baltimore, MD 21202  
1-888-743-0023  
[www.oag.state.md.us](http://www.oag.state.md.us)

**For Massachusetts Residents:** You have the right to obtain a police report and to request a security freeze as described above. The credit reporting agencies may require certain personal information (e.g., name, Social Security number, date of birth, address) and valid identification (e.g., government-issued ID and proof of address, paystub or statement) in order to implement your request for a security freeze. There is no fee for requesting, temporarily lifting, or permanently removing a security freeze with any of the consumer reporting agencies.

**For North Carolina Residents:** You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

North Carolina Attorney General's Office  
Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
1-877-5-NO-SCAM  
[www.ncdoj.gov](http://www.ncdoj.gov)

**For Rhode Island Residents:** You have the right to obtain a police report. You may also obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General:

Rhode Island Office of the Attorney General  
Consumer Protection Unit  
150 South Main Street  
Providence, RI 02903  
1-401-274-4400  
[www.riag.ri.gov](http://www.riag.ri.gov)