



ZELUS

Beyond Process. Performance. Results.

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7 Ronaele Rd. Medford, MA 02155
www.zelusllc.com

[INDIVIDUAL NAME]
[STREET ADDRESS]
[CITY, STATE & POSTAL CODE]

[DATE]

Dear [INDIVIDUAL NAME],

Zelus Consulting Group, LLC ("Zelus") is writing to notify you that an unauthorized acquisition of your personal information may have occurred between December 14, 2021-January 28, 2022 in connection with one of our service providers.

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 may also place a security freeze on your credit reports, free of charge. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
<https://www.experian.com/freeze/center.html>

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 request 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.

In addition, arrangements have been made with TransUnion Interactive to provide you with credit monitoring service for two years, at no cost to you. The credit monitoring package provides you with certain benefits as described in the attached Credit Monitoring Information Statement.

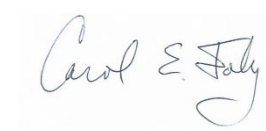
To take advantage of this offer, you must enroll by July 31, 2022.

Enrollment instructions are included in the attached Credit Monitoring Information Statement.

Further steps to protect yourself from identity theft or other fraud include, but are not limited to: placing fraud alerts on your credit file; reviewing your credit reports for unexplained activity; and reviewing credit card or other financial accounts for any suspicious and/or unauthorized activity.

If you should have any further questions, please contact Carol Fahy, Founding Partner, at 781-738-3145 Monday through Friday, between 9:00 a.m. – 5:00 p.m. EST or carol.fahy@zelusllc.com.

Sincerely,

A handwritten signature in cursive script that reads "Carol E. Fahy". The signature is written in dark ink on a light background.

Carol Fahy
Founding Partner

Attachment: Credit Monitoring Information Statement

Credit Monitoring Information Statement

As a safeguard, arrangements have been made for you to enroll, at no cost to you, in an online credit monitoring service (myTrueIdentity) for two years provided by TransUnion Interactive, a subsidiary of TransUnion, one of the three nationwide credit reporting companies.

To enroll in this service, go directly to the myTrueIdentity website at **www.mytrueidentity.com** and in the space referenced as “Enter Activation Code”, enter the following unique 12-letter Activation Code **[INSERT CODE]** 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 **699492** 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 **July 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, or are under the age of 18. 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 credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The subscription also includes access to identity restoration services 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.)

If you have questions about your online credit monitoring benefits, need help with your enrollment, or need help accessing your credit report, or passing identity verification, please contact the myTrueIdentity Customer Service Team toll-free at: 1-844-787-4607, Monday-Friday: 8am-9pm, Saturday-Sunday: 8am-5pm Eastern time. For additional information, please see attached Step-By-Step Enrollment instructions provided by TransUnion Interactive.



myTrueIdentity

Step-by-Step Instructions for New Members

(www.mytrueidentity.com)





SIGN UP

Navigate to **www.mytrueidentity.com** and enter your 12-letter Activation Code, which was provided in your notification.

Click <<“Sign Up Now”>>

The screenshot displays the TransUnion myTrueIdentity website. At the top, there is a blue header with the TransUnion logo, a search bar, and login fields for Username and Password, with a "Log in" button. Below the header, a message states: "Monitor your credit health and keep your identity safe. Rest easy with credit monitoring alerts, TransUnion credit report and score, and access to resources you need to protect your information." The main content area features a large orange "Sign Up Now" button. To the left of the button is a tablet displaying the myTrueIdentity app interface, which shows a credit score of 810, a credit overview with a balance of \$1,898, and various credit metrics. To the right of the button, the "myTrueIdentity Key Features:" are listed, including credit monitoring with alerts, national score comparison, TransUnion credit report and score, TransUnion credit lock, quick tips and in-depth articles on credit health and identity protection, and access to identity protection support. At the bottom of the page, there is a blue footer with the TransUnion logo, a copyright notice, and links to FAQs, Terms and Conditions, and Privacy Policy.

TransUnion

Username Password Log in

Need help logging in?

Monitor your credit health and keep your identity safe.
Rest easy with credit monitoring alerts, TransUnion credit report and score, and access to resources you need to protect your information.

myTrueIdentity

Enter Activation Code

Don't have an Activation Code? What is an Activation Code?

Sign Up Now

myTrueIdentity Key Features:

- Credit monitoring with alerts informing you of changes to your credit file
- National score comparison, score factors and score trending
- TransUnion credit report and score
- TransUnion credit lock
- Quick tips & in-depth articles on credit health and identity protection
- Access to identity protection support (if you believe you've become a fraud victim)

myTrueIdentity helps you monitor your credit health and keep your identity safe. Rest easy, knowing you'll get alerts any time your credit file changes. And should the unthinkable happen, you'll have the identity protection support you need.

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FAQs Terms and Conditions Privacy Policy



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

990 / A

B

501 / F

Score Factors

Where You Stand

37% Very Good 825

12% Good 795

19% Fair 715

Detect fraud.

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

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TransUnion



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^{tu}

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

XXX

XX

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.

Alerts

Support

Resources

Score Trending

TransUnion® Secure Server

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FAQs

Terms and Conditions

Privacy Policy

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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^{tu}

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 one chance to answer each question correctly.
- If you need to consult your records for an answer, login later to continue where you left off.
- If none of the answers look correct, select "none of the above".
- 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
- ☐ \$200 - \$299
- ☐ 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® Secure Server

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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 - Friday, 8am - 9pm ET and Saturday - Sunday, 8am – 5pm ET.



myTrueIdentity Enrollment Step-by-Step Guide

MEMBER LOGIN

When returning to mytrueidentity.com, enter your Username and Password located in the upper right corner.

Click <<"Log In">>

If you have forgotten your Username or Password, please click on the "Need help logging in?" link located in the upper right corner below the Username and Password boxes and complete the information requested in the 3 Steps. You will be asked to change your login information before accessing your account.

TransUnion

Username Password Log In

Need help logging in?

Monitor your credit health and keep your identity safe. Rest easy with credit monitoring alerts, TransUnion credit report and score, and access to resources you need to protect your information.

Enter Activation Code

Don't have an Activation Code? What is an Activation Code?

Sign Up Now

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- TransUnion credit lock
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- Access to identity protection support (if you believe you've become a fraud victim)

myTrueIdentity helps you monitor your credit health and keep your identity safe. Rest easy, knowing you'll get alerts any time your credit file changes. And should the unthinkable happen, you'll have the identity protection support you need.

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FAQs Terms and Conditions Privacy Policy

TransUnion

myTrueIdentity Credit Education

myTrueIdentity / Login

Welcome back to myTrueIdentity

Member Login

Username

Password

I forgot my username and password

Enter

Support

FAQs Terms and Conditions Privacy Policy

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 - Friday, 8am - 9pm ET and Saturday - Sunday, 8am - 5pm ET.

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