



C A P I T A L

Return Mail Processing  
 PO Box 589  
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SAMPLE A SAMPLE - L01 INDIVIDUAL

APT ABC

123 ANY STREET

ANYTOWN, ST 12345-6789



Dear Sample A. Sample:

We are writing to notify you of a data security issue involving certain of your personal information. Promptly after learning of the issue, we took steps to understand its nature and scope and to secure our systems. We engaged leading security experts to assist with our investigation and we coordinated with law enforcement authorities on the matter.

Based on our investigation, we recently learned that the incident affected certain of your personal information. On around January 18 and 19, 2022, an unauthorized third party acquired certain records stored in our systems. The affected records contained some personal information, such as name, contact information and government-issued ID (such as Social Security numbers).

We take the protection of personal information very seriously and are alerting you about this issue so you can take steps to help protect your relevant information. You are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free at 1-877-322-8228. We encourage you to remain vigilant by reviewing your account statements and monitoring your free credit reports. In addition, we have arranged to offer you identity restoration and credit monitoring services for two years at no cost to you. The enclosed Reference Guide provides information about these services and additional recommendations on the protection of personal information.

We hope this information is useful to you. If you have any questions regarding this issue, please contact (877) 653-0512, Monday – Friday, 8 am to 10 pm CT and Saturday – Sunday, 10 am to 7 pm CT.

We regret any inconvenience this may cause you.

Sincerely,

Richard Siegel  
 Chief Compliance Officer



## Reference Guide

We encourage you to take the following steps:

**Register For Experian IdentityWorks Services.** We have arranged with Experian to offer you identity restoration and credit monitoring services for two years at no cost to you. These Experian IdentityWorks services include:

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

To activate your membership, please follow the steps below:

- Enroll by: **July 31, 2022** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: **<https://www.experianidworks.com/credit>**
- Provide your activation code: **ABCDEFGHI**

If you have questions about the services, 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) 653-0512** by **July 31, 2022**. Please be prepared to provide engagement number **B051777** as proof of eligibility for the identity restoration services offered by Experian.

*\* 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.*

**Order Your Free Credit Report.** To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three consumer reporting agencies provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store or commercial names. The consumer reporting agency will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the consumer reporting agencies of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate consumer reporting

agency by telephone and in writing. Consumer reporting agency staff will review your report with you. If the information cannot be explained, then you will need to call the creditors involved. Information that cannot be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

**Report Incidents.** If you detect any unauthorized transactions in a financial account, promptly notify your payment card company or financial institution. If you detect any incident of identity theft or fraud, promptly report the incident to law enforcement, the FTC or your state Attorney General. If you believe your identity has been stolen, the FTC recommends that you take these steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. For streamlined checklists and sample letters to help guide you through the recovery process, please visit <https://www.identitytheft.gov/>.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft:

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

**Consider Placing a Fraud Alert on Your Credit File.** To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC as described above.

Equifax	Equifax Information Services LLC P.O. Box 740241 Atlanta, GA 30374	1-800-525-6285	<a href="http://www.equifax.com">www.equifax.com</a>
Experian	Experian Inc. P.O. Box 9554 Allen, TX 75013	1-888-397-3742	<a href="http://www.experian.com">www.experian.com</a>
TransUnion	TransUnion LLC P.O. Box 2000 Chester, PA 19016	1-800-680-7289	<a href="http://www.transunion.com">www.transunion.com</a>

**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. *Unlike a fraud alert, 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 above. 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.

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)

**For Maryland Residents.** You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You may contact the Maryland Attorney General at:

Maryland Office of the Attorney General  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
(888) 743-0023 (toll-free in Maryland)  
(410) 576-6300  
[www.oag.state.md.us](http://www.oag.state.md.us)

**For Massachusetts Residents.** You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request to place a security freeze on your account.

**For New Mexico Residents.** You have rights under the federal Fair Credit Reporting Act ("FCRA"). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf> or [www.ftc.gov](http://www.ftc.gov).

**For New York Residents.** You can obtain information from the New York State Office of the Attorney General about how to protect yourself from identity theft and tips on how to protect your privacy online. You can contact the New York State Office of the Attorney General at:

Office of the Attorney General  
The Capitol  
Albany, NY 12224-0341  
1-800-771-7755 (toll-free)  
1-800-788-9898 (TDD/TTY toll-free line)  
<https://ag.ny.gov/>

Bureau of Internet and Technology (BIT)  
28 Liberty Street  
New York, NY 10005  
Phone: (212) 416-8433  
<https://ag.ny.gov/internet/resource-center>

**For North Carolina Residents.** You can obtain information from the North Carolina Attorney General's Office about preventing identity theft. You can contact the North Carolina Attorney General at:

North Carolina Attorney General's Office  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
(877) 566-7226 (toll-free in North Carolina)  
(919) 716-6400  
[www.ncdoj.gov](http://www.ncdoj.gov)

**For Oregon Residents.** We encourage you to report suspected identity theft to the Oregon Attorney General at:

Oregon Department of Justice  
1162 Court Street NE  
Salem, OR 97301-4096  
(877) 877-9392 (toll-free in Oregon)  
(503) 378-4400  
<http://www.doj.state.or.us>

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

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

You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request to place a security freeze on your account.

**For Washington, D.C. Residents.** You may obtain information about preventing and avoiding identity theft from the Office of the Attorney General for the District of Columbia at:

Office of the Attorney General for the District of Columbia  
400 6<sup>th</sup> Street, NW  
Washington, D.C. 20001  
(202)-727-3400  
<https://oag.dc.gov/>

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