

<Return Name>  
 <Return Address>  
 <City> <State> <Zip>



<FirstName> <LastName>  
 <Address1>  
 <Address2>  
 <City><State><Zip>

<p>To Enroll, please visit:          &lt;&lt;URL&gt;&gt;          Enrollment code:</p>
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August x, 2022

To <<First Name>> <<Last Name>>:

TransUnion LLC (“TransUnion”) is writing to make you aware of a risk to your personal data that we recently discovered so that you can take additional measures to protect your personal information should you wish to do so. This letter provides information about steps you can take to help protect your personal information and resources we are making available to you.

The personal information involved included your name and may have also included your: <<impacted data element(s)>>. Please note that not all data elements may have been involved for all individuals.

TransUnion takes the protection of personal information seriously. As soon as we discovered the incident, we engaged in an investigation to identify and notify individuals whose personal information we believe was accessed by unauthorized actors. We continue to enhance our security controls as appropriate to minimize the risk of any similar incident in the future.

As a further precaution, we have arranged to offer you complimentary identity theft protection and credit monitoring services for a period of forty-two months, at no cost to you. Please see the attached Steps You Can Take to Help Protect Your Personal Information for enrollment details.

In addition to enrolling in complimentary credit monitoring services, the enclosed Steps You Can Take to Help Protect Your Personal Information includes additional information on general steps you can take to monitor and protect your personal information. We encourage you to remain vigilant against potential identity theft and fraud by carefully reviewing credit reports and account statements to ensure that all activity is valid. Any questionable charges should be promptly reported to the company with which the account is maintained.

If you have any questions about this matter or would like additional information, please refer to the enclosed Steps You Can Take to Help Protect Your Personal Information or call toll-free **(800) 916-8800**. This call center is open Monday through Friday from 8:00 AM – 11:00 PM Eastern Time, except major holidays.

Sincerely,

TransUnion Consumer Relations

## STEPS YOU CAN TAKE TO HELP PROTECT YOUR PERSONAL INFORMATION

### **Enroll in Credit Monitoring Services**

TransUnion is providing you with access to **Triple Bureau Credit Monitoring** services at no charge. These services provide you with alerts for forty-two months from the date of enrollment when changes occur to any of one of your Experian, Equifax or TransUnion credit files. This notification is sent to you the same day that the change or update takes place with the bureau. In addition, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. Credit monitoring and support services will be provided by Cyberscout through Identity Force, a company specializing in fraud assistance and remediation services.

#### **How do I enroll for the free services?**

To enroll in this service please log on to **<https://www.xxx.com>** and follow the instructions provided. When prompted please provide the following unique code to receive services: <<**enrollment code**>> In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter.

The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

If you have questions about your online credit monitoring benefits or need help with your online enrollment, please contact the Cyberscout Identity Force product support team at 1-844-548-0231 from 8:00 am to 8:00 pm, Monday through Friday, excluding holidays.

### **Review Your Account Statements**

Carefully review account statements and credit reports to ensure that all of your account activity is valid. Report any questionable charges promptly to the financial institution or company with which the account is maintained.

### **Order Your Free Credit Report**

To order your free annual 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.ftc.gov](http://www.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

Upon receiving 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 have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus 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 credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

### **Contact the U.S. Federal Trade Commission**

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidents of identity theft or fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

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/)

### **Place a Fraud Alert on Your Credit File**

To protect yourself from possible identity theft, consider placing a free fraud alert on your credit file. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor 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 fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

Equifax	P.O. Box 105069 Atlanta, GA 30348	1-888-766-0008	<a href="http://www.equifax.com">www.equifax.com</a>
Experian	P.O. Box 9554 Allen, TX 75013	1-888-397-3742	<a href="http://www.experian.com">www.experian.com</a>
TransUnion	P.O. Box 2000 Chester, PA 19016	1-800-680-7289	<a href="http://www.transunion.com">www.transunion.com</a>

### **Security Freezes**

You have the right to request a credit freeze from a consumer reporting agency, free of charge, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit.

Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for them as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

Below, please find relevant contact information for the three consumer reporting agencies:

Equifax Security Freeze	P.O. Box 105788 Atlanta, GA 30348	1-800-685-1111	<a href="http://www.equifax.com">www.equifax.com</a>
Experian Security Freeze	P.O. Box 9554 Allen, TX 75013	1-888-397-3742	<a href="http://www.experian.com">www.experian.com</a>

[transunion.com](http://transunion.com)

555 W. Adams Street | Chicago, IL 60661

TransUnion

P.O. Box 160  
Woodlyn, PA 19094

1-888-909-8872

[www.transunion.com](http://www.transunion.com)

Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request by mail. No later than five business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.

**For Residents of Massachusetts**

You have a right to file or obtain a police report related to this incident. You also have the right to request a credit freeze from a consumer reporting agency, free of charge, by following the instructions in the “Security Freezes” section above.