



Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

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Dear <<Name>>:

D&G Dealer Services, LLC ("D&G") is sending this letter to let you know we experienced a data incident involving personal information we used to process your credit application for a marine or RV purchase from <<dealership name>>. Upon discovering the incident, we filed reports with the FBI and the Blue Ash, Ohio Police Department. Under Massachusetts law you have a right to obtain any police report filed concerning this incident.

D&G takes its responsibility to safeguard your personal information seriously. Since the incident occurred, we have worked diligently to review what happened. We will continue to assess our security policies and procedures and implement precautions and safeguards as necessary to prevent future incidents. Outlined below are steps you can take to protect yourself.

As an added precaution, we would like to offer you 24 months of complimentary credit monitoring services, *myTrueIdentity*, provided by TransUnion Interactive. You must enroll to take advantage of this offer.

Once you are enrolled, you will be able to obtain 24 months of unlimited access to your TransUnion credit report and VantageScore® credit score by TransUnion. 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 service also includes the ability to lock and unlock your TransUnion credit report online, 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.)

#### How to Enroll

To enroll in this service

1. go to [www.mytrueidentity.com](http://www.mytrueidentity.com)
2. locate "Enter Activation Code"
3. enter the following unique 12-letter Activation Code << Activation Code>>, and
4. 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

1. call the TransUnion Fraud Response Services toll- free hotline at 1-855-288-5422
2. when prompted, enter the following 6-digit telephone pass code << Engagement Number >>, and
3. 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 *myTrueIdentity* online credit monitoring service anytime between now and <<Enrollment Deadline>>. 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 credit files at 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.

If you have questions about your *myTrueIdentity* online credit monitoring benefits, need help with your online 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 More Information**

We regret any concern this incident may cause you. Please call us at 855-581-1599, Monday through Friday, 9am to 9pm Eastern, if you have any questions.

Sincerely,

Doug Wisman  
President  
D&G Dealer Services LLC

## **Additional Actions To Help Reduce Chances Of Identity Theft**

We recommend that you consider taking one or more of the following steps to avoid identity theft, obtain additional information, and protect your personal information:

### **1. Place a 90-day fraud alert on your credit file**

An initial 90-day security alert indicates to anyone 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 lender should take steps to verify that you have authorized the request. If the credit lender cannot verify that you have authorized this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com)

TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)

Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com)

### **2. Place a security freeze on your credit**

Massachusetts law allows consumers to place a security freeze on their credit reports, free of charge. If you are concerned about becoming a victim of security fraud or identity theft, a security freeze might be right for you. 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](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://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

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.

### **3. Order your free annual credit reports**

To order a free annual credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228. Once you receive your credit reports, review them for 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 any incorrect information, contact the credit reporting company.

Equifax  
P.O. Box 740256  
Atlanta, GA 30374  
(866) 510-4211  
[psol@equifax.com](mailto:psol@equifax.com)  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 2390  
Allen, TX 75013  
(866) 751-1323  
[databreachinfo@experian.com](mailto:databreachinfo@experian.com)  
[www.experian.com/](http://www.experian.com/)

TransUnion  
P.O. Box 1000  
Chester, PA 19022  
(800) 888-4213  
<https://tudatabreach.tnreports.com/>  
[www.transunion.com](http://www.transunion.com)

### **4. Use Tools from Credit Providers**

Carefully review your credit reports and bank, credit card, and other account statements. Be proactive and create alerts on your credit cards and bank accounts for notice 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.

### **5. Report suspected identity fraud**

You can report suspected incidents of identity theft to local law enforcement, your state Attorney General, or the Federal Trade Commission.

### **6. Obtain More Information about Identity Theft and Ways to Protect Yourself**

If you suspect or know that you are the victim of identity theft, you can report this to the Fraud Department of the FTC, who will collect all information and make it available to law-enforcement agencies. The Federal Trade Commission hotline: 877-4364338, TTY 866-653-4261, [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue  
NW Washington, DC 20580

You may also contact the Massachusetts Office of Attorney General at <http://www.mass.gov/ago/contact-us.html>  
One Ashburton Place Boston, MA 02108-1518  
Phone: (617) 727-2200 TTY: (617) 727-4765